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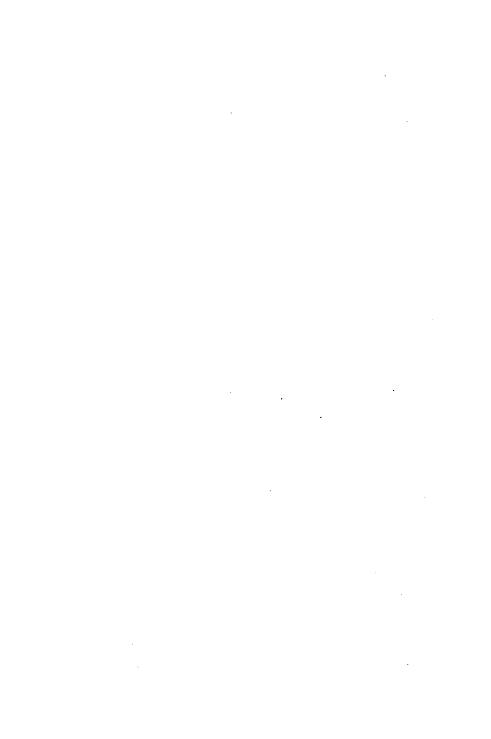
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CAPTAIN FANNY.

BY THE AUTHOR OF
"JOHN HOLDSWORTH, CHIEF MATE,"
ETC.

IN THREE VOLUMES.
VOL. I.





LONDON:

RICHARD BENTLEY AND SON,
Publishers in Ordinary to Her Majesty the Queen.
1876.

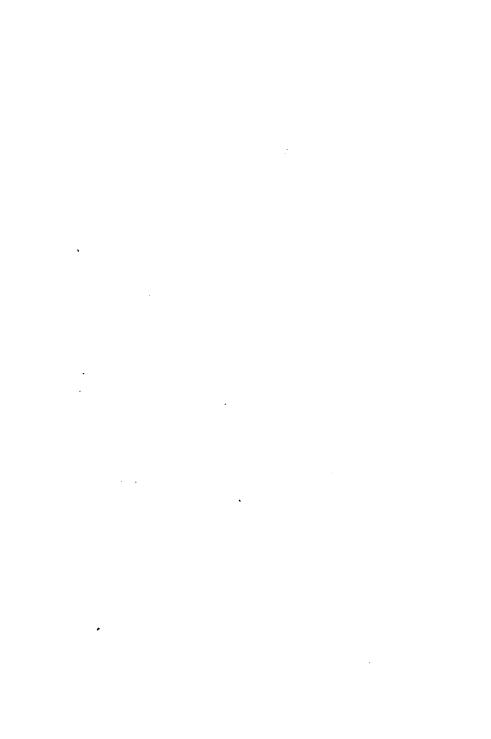
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CAPTAIN FANNY.

CHAPTER I.

CAPTAIN FANNY RETURNS FROM BRIGHTON.

outskirts of an old-fashioned town.

There is nothing in the building to merit a particular description. It is just a large homely cottage, with an acre of ground around it, pretty well-stocked with vegetables and fruit trees, and roses white and red, and a square of grass decorated with a plaster woman. What chiefly commends the scene is the look of comfort it has. Great brilliant roses loll behind the gate,

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and sweet smells come up with every stir of the wind, and the grass has a vivid emerald sheen, and the further prospect is softly dappled by the shadows of the cherry and pear and apple trees.

We push open the gate and enter. It is a June afternoon; the air is like a hot bath; the butterflies float languidly through the baking sun, and an incense of mist comes out of the beds and makes the prospect swim. Nothing is lively but the flies, which bite freely and get down your back and buzz madly in your hair. A straight gravel walk goes past the lawn to the door of the house; evergreens stand on either side this door; the lower window-ledges have pots of flowers in them, and the bright spots of red and yellow and white contrast prettily with the lace curtains within.

In a room on the right of the house-door a girl is looking at herself in the glass over the mantelpiece. The room smells of lavender; the chairs and sofa are covered with pink-flowered chintz; the centre table of walnut is loaded with fanciful knick-knacks and books. There is a gilt skeleton clock on the mantelpiece, and vases and shepherds; and the girl, who is rather short with a lovely waist, has to strain her full height to see her eyes in the looking-glass.

She is dressed for walking, and her hat is surprisingly becoming: grey straw, turned up à la cavalier, and a sweeping black ostrich feather. The lavender gloves fit her little hands like the flesh of them; her skirt is long—she holds it up just high enough to show her wonderful feet. This girl is Miss Saunders, her Christian name is Ethel. The reason why she is looking at herself in the glass is—her hat is a new one. She put it on just now for the first time in her bedroom, and only took half an hour to adjust it; so we can't but excuse her if she spends a few minutes more upon it here in the drawing-room.

Presently she leaves the looking-glass, glances at the door, goes to the table and takes up a book. The face quite deserves

the charming little figure that belongs to it—pretty eyes, blue, not very large, but very pensive, and eyelashes long enough to hide them when she bends her head; a pale complexion, and a skin of satin smoothness, without the least disfiguring glint upon it; a small mouth, with thin red lips; daintily pinkish ears, loose yellow hair about her forehead, a straight nose rather sharp at the point, and nostrils which pulsate faintly when she breathes. There is exquisite neatness in her attire. She wears little stick-up collars, and the smartest tie the heart, however languishing, could desire to There is a leather belt round her waist, and the clasp looks like silver. green sun-blinds cast an agreeable gloom upon the room, and in the subdued light our friend of the leather belt and the feathery, amber hair looks just a fascinating little minx,—and there you have it.

She has not to hold her book long, though the lavender kids and the morocco binding produce an elegant effect; for the door is pushed, and in rustles a middle-aged lady, who stops and calls out—

"Come along, Ethel. We shall be late."

"Aren't we going to drive there?" says Ethel, taking up a pink-and-white parasol and looking at the glass, as though to say good-bye to her pretty face.

"We can get a carriage at the station to come back in," answers the other. "Make haste, my dear. Don't you see we have only got twenty minutes?" And out she bustles, and her silk dress sweeps against the door and along the hall. Silk is a rather grand word; but the middle-aged lady's dress is pretty old, and her bonnet has survived several fashions, and her gloves have lines upon them, which suggest that they have been operated on with bread She hoists her umbrella, and crumbs. Ethel expands her parasol, which throws a fine pink tint on her pretty face, and they walk down the straight garden path into the road.

It is past two. Hot smells come from

the hedges; dust, white and soft as meal, puffs up out of the thirsty road under the tread of the foot; the sun looks with a scorching eye from a clear expanse of feverish blue; over the hedges the quivering air makes the landscape giddy. A man comes along the road in his shirt-sleeves, with his coat over his arm; a dog slouches at his heels, with his tongue out like a yard of red flannel, and the roofs of the houses in the distance look as if they were made of red copper.

"It is really almost scorching enough to destroy one's complexion," says the middle-aged lady, whose name is Mrs. Rogers. "Poor Fanny will feel the heat in a rail-way carriage."

"I'd rather be in a railway carriage than here," answers Ethel, and she pulls her parasol close over her hat, and screws up her pretty eyes.

"You needn't have come, my dear. I could have met Fanny alone."

"Oh, but, auntie, you don't think I'd let

dear old Fan arrive without my being there to welcome her!" exclaims Ethel, and she gives her head a little shake, and unscrews her eyes that she may bestow a reproachful look on her aunt; and then down comes the parasol again over her hat, and the handle of it rules a straight line down her nose.

"Well," says Mrs. Rogers thoughtfully, pulling her silk gown rather high, as some elderly ladies have a habit of doing, not of course because they want to show their legs, but because they have no notion, God bless them, that their legs may be worth looking at, "I do hope that this visit will have helped Fanny to get rid of her nonsense. It is quite time that she learnt to be uniformly well-behaved. I have no opinion of fits and starts. Not but that she can be as a ladylike as any girl I know, when it pleases her?"

She says this interrogatively, and Ethel answers: "Nobody can be more perfectly ladylike." But in reality she is thinking how ugly the dust is making her boots look,

and scheming how to cleanse them before the train stops and the passengers see her.

Mrs. Rogers stares thoughtfully ahead of her, and Ethel crosses to the shady side of the street. They are in the principal thoroughfare of the old-fashioned town The town is by the sea, and is called Havenstown, and looking down the street along which the ladies are journeying, you can catch sight of the sea—a space of blue, paler than the sky, but sufficiently like the sky to make cockneys think it all one. There are vessels in the harbour: you can see their masts at the bottom of the street, where the harbour is. It rained last night, and the sails are drying in the sun, and mark their patches of brown or white against the brilliant azure. The houses shadowed on the right, glaring in the sunshine on the left, make a fine foreground for these picturesque sails and the delicate cordage, and you can smell the tar and hemp, and just now hear the clanking of a windlass.

Not many people are about, though the town is supposed to be full of visitors. There are some excursionists filling up one side of the pavement near the bottom of the street, and one of them is drunk, and is singing comic songs in the ear of a woman with her hair down her back, and great yellow slippers flapping under a red petti-Mrs. Rogers stops at the sight of coat. this pleasant company; but they all go into an eating-house in a moment, the drunken man being dragged in by the collar by a friend in a shiny black suit and a new hat at the back of his head. Other strange people pass to and fro: mostly consisting of men with rounded backs and knitted shirts and trousers of blanket or pilot-cloth—cool wear for the dog days !---and earrings, and ringlets, and curled fingers. They call "what cheer?" to each other as they pass, but never look at the acquaintances they salute, nor notice whether they are answered or not.

Just here, where Mrs. Rogers and Ethel are talking, the town is not so oldfashioned as it is at the back. Now and then comes a turning and submits a quaint canvas: gable roofs, low-pitched shopwindows—here a barber's pole, there a bunch of seamen's breeches dangling down a door, with a coffee-shop or two, the window decorated, perhaps, with a loaf of bread, an egg-cup, and a full-rigged ship in little; and a public-house with a doorway ornamented by a knot of fishermen, who talk back to back and carry as much tar in the lines of their fingernails as would make the roof of a cowshed waterproof for ever. Strange whiffs and draughts-odd mixtures of seaweed and tobacco and pitch—come out of these turnings and bring all a ship's hold before you. Ethel keeps the ivory handle of her parasol pressed against her right nostril, and so she and her aunt make their way to the railway station.

They turn the corner of the street.

The harbour is here. There is one long stone pier which embraces the shipping like an arm, and an embanked shore meets it, and then turns smartly away and stretches into a lovely line of beach and white cliff crowned with green spaces, softened by the delicate shadowing of There is a want of life in the scene to-day: people are at dinner, and there is nobody on the pier. The sea is like glass —the water in the harbour resembles oil and you can see some tar gleaming in blue and bronze streaks along it. They are unlading a crazy old brig of coal at the wharf, and the men, black as negroes, jump together from a kind of perch as the basket swings high and rattles its dust into a cart. is a crowd of smacks in the middle of the harbour waiting for wind; their dark red nets fall in graceful festoons from the mastheads; they are most of them drying their sails, and the diverse colouring of these motionless breadths of canvas marvellously fine. The water idealizes the

summer scene by its magical doubling; far away white sails shine on the horizon—close at hand two girls are rowing in a wherry out by the pier—a child sits in the stern-sheets, and lets her hand trail through the cold salt water. Other boats, their occupants fishing, make black spots on the sea yonder, where the dark-coloured water marks the presence of a sand-bank. One thinks how beautiful this scene will look at night, when the spars and ropes of the vessels become phantoms with the blue and green stars winking among them.

A porter is swinging a bell as Mrs. Rogers and Ethel get upon the platform in the railway station, and presently the signal at the bend of the line drops, which signifies that the train is not very far off. Mrs. Rogers finds out a corner where a draught is, and sits in it. Ethel goes to the bookstall, and looks at the pictures on the yellow covers of the novels. Pretty creature! the hot and tired porters can't but steal glances at her waist; the stall-

keeper in his glass box, blinks his eyes at her over his ledger; the people who are waiting for the train, look again and again at her—the women at her head, the men at her feet. And be quite sure the charming creature is totally unconscious that anybody notices her. The lavender kid glove steals out and turns the pages of an illustrated journal, and the azure eyes round themselves over the lovely pattern of a sleeve. But the coming train can be heard now. The fly-drivers and omnibus cads squeeze themselves in the doors; a crowd comes out of the refreshment-room, out of the waiting-room, and fills the platform. Officials bawl. An old woman is pushed over a truck by a boy, who thinks the train is going to run over him. excited clergyman, who has misread the time-tables, elbows his way along the platform, believing he is on the right side for London, and that they will stop the train if he flourishes his umbrella. Ethel alone seems composed. She stands in a

secure spot, where no foot can touch her train, no elbow profane her person, and smiles sweetly at the approaching engine. But Mrs. Rogers has got entangled in a nursery full of children, who have come to meet papa; and twice she has dropped her umbrella, and twice her legs have been run into by trucks with reckless heated men behind them.

In comes the train, and the engine makes a horrible noise. Everybody smiles into the carriages, and doors fly open and numerous vibratory legs emerge. Of course the person you are expecting to see always occupies one of the hindermost carriages; and is always the last to get out; and when out always takes root opposite the luggage van, and declines to budge an inch on any consideration whatever, and refuses to think that anxious friends may be probing the crowd and thrusting their heads into the carriage-windows in search of him or her; and is concerned only in wondering whether that bonnet-box, or that bundle of shawls

and umbrellas, or that hat-box was put into the van after all.

"There she is!" shrieks Mrs. Rogers, and she dashes among the crowd. Ethel keeps her place by the bookstall; her sweet smile haunts her still, and she holds her hand ready to blow a kiss through the serried ranks of friends and passengers when the object of her affection shall meet her eye. Mrs. Rogers, threatening with her umbrella the extinction of a score of eyes, squeezes her way along the platform, and crying out "There you are!" falls upon a young lady and hugs her. Considering the heat of the day and the ardency of the hug, it is no great wonder that the young lady springs back with a flushed face when Mrs. Rogers releases her.

"How are you, mamma?" she says.

"How well you are looking! Aren't you stouter than you were? That's not my trunk! It has shiny leather and is covered with canvas. That's it, I think." And she pushes the porter by the arm to direct his

attention to the corner of the van to which she points. "Where's Ethel? Oh, I see her. She is kissing her hand to me. Why, she has a new hat on! What is it? straw?"

She holds a gold-rimmed glass to her eye and gazes steadily.

"Now, my dear, is that your trunk?" says Mrs. Rogers as the porter comes staggering out of the van.

"No, there it is, behind those trousers there," and she points to the box glimmering between a pair of excited legs in the gloomy interior of the van. She turns to have another look at Ethel and some airy gesticulations are exchanged.

Mrs. Rogers has, of course, to do all the work; and commands the porter about with her umbrella. Presently the box is on a truck, and away they go along the platform, which is still sufficiently crowded to keep Ethel and her long skirt at bay in the corner.

"Call a carriage, please," cries Mrs.

Rogers, whose face shines like a mackintosh on a wet day. "Ethel! Ethel! don't you see us? here's Fanny. Do come on. Let's get out of this confusion."

Ethel runs forward and the girls kiss each other on both cheeks. A young man in a Scotch cap, who has been staring at Ethel ever since he got out of the carriage and wondering whether it would be safe to bestow a smile upon her, coughs significantly, and receives a stony glare from Mrs. Rogers. The young ladies have no time to do more than kiss. Mrs. Rogers bawls to them to be quick, and they rush to a basketchaise, on the box of which sits the driver crushed by Fanny's trunk: up go two parasols and an umbrella, and away they roll through a glare of sunshine almost powerful enough to cook an omelette.

Fanny has not Ethel's delicate prettiness. She is taller than her cousin, stouter in the bosom, broader between the shoulders and has a rather large hand. Such points are easily expressed; but the character of

her handsome roguish face is not to be explained by writing down the colour of her eyes and hair, and the shape of her nose, and so forth. To begin with, her eyes are not to be described at all, for they are neither grey, nor green, nor blue, nor slate, but a kind of mixture of all four tints, fired with a merry satirical light, just large enough to look melting, or small enough to look sly, as occasion may require; arched over with fine soft eyebrows which lightly charge the expression with an air of gentle humorous surprise. Her teeth are like snow-drops, and though her hair is brown, there is a sheen of bronze upon it that almost allies it to auburn. Her nose is a real bit of saucy beauty, something between Roman and Greek, and in its effort to grow into one shape or the other, snatching a grace quite beyond the reach of national And her complexion is slightly noses. freckled; but there is a luscious bloom on either cheek, and her forehead is white as moonlight.

She stares at Ethel, and Ethel smiles tenderly and contrasts her own hat with her cousin's, which is a large straw, rather crushed behind, for Fanny slept away a part of her journey.

"It's a real treat to get home, if only for the privilege of being able to look at you, my dear," Fan says to Ethel. "What a swell you are in your new hat! What did it cost?"

"I haven't paid for it yet," Ethel answers; and then in a meek, deprecating way as though she should say, "I am so sorry my beauty is obtrusive; indeed I would hide it if I could," she adds, "You are always the same dear good-natured tease."

"Were the Brittlebanks kind to you?" asks Mrs. Rogers, who has been taking her daughter's dress in from head to foot. "Come, my dear, tell us what you have been doing? You have been six weeks away, and it seems but yesterday since you left."

"Oh, I like Brighton. But this isn't

the season, you know. The wrong sort of people are there now: women who wear rings everywhere but through their noses; and tailors and hatters and candlestick-makers, and a large concourse of the highly-favoured children of Israel in white waist-coats. Ah, that puts me in mind of a riddle I made. Why is it impossible for a son of Israel to be a gentleman?"

"Why, dear?" asks Ethel, opening her pensive eyes, and preparing a smile.

"Because he left the good manna God gave him in the wilderness."

And Fan bursts into a terribly noisy laugh, while Ethel seems to enjoy the joke wonderfully, and Mrs. Rogers grins nervously, her pride in her daughter's wit being qualified by dislike of the overwhelming laughter that follows it.

"That's all my own riddle," cries Fan; "isn't it clever, mammy?"

"But the Israelites didn't leave the manna in the wilderness; they eat it, didn't they?" says Mrs. Rogers, who hopes by this horrid question to blight the new peal of laughter which Fan's face threatens. But the effort is idle; for Fanny gives another dreadful laugh, and then puts up her eyeglass at some people on the pavement, and stares at them so persistently that they talk to each other about her.

It is all up hill, and the weary little horse is walking. The shop windows flash the sunlight upon the ladies, and Ethel keeps her parasol so close over her hat that nothing but her nose is visible.

"I thought," says Fanny, "that Colonel Swayne would have died when I asked him that riddle. But admirers are easily amused. Whatever the beloved one says, you know, is always clever and beautiful."

She addresses no one in particular, but looks down the street over her mother's bonnet, and wrinkles her nose in a very funny way, as if she doesn't much like what she is thinking about.

"Who is Colonel Swayne?" asks Mrs. Rogers.

- "Only an admirer of mine," answers Fanny.
- "Of yours, dear?" inquires Ethel, stealing out of her parasol like a mouse out of a hole.
 - "Yes, of mine. Is it wonderful?"
 - "A young man?" suggests Mrs. Rogers.
- "About eight and forty—perhaps a trifle over," says Fan, and she begins to hum a tune.
- "Is he very much in love with you, dear?" inquires Ethel?
- "Wouldn't you like to know, honey? Here he is!"

She pulls out of her pocket a photograph, dog-eared by neglectful usage, and jerks it into Ethel's lap.

- "I like his face very much," says Ethel, after holding the photograph close to her eyes with a charming affectation of short-sightedness. "Don't you, auntie'?"
- "I'll look at it when I get home," replies Mrs. Rogers, keeping the photograph off

with her umbrella. "I haven't got my glasses with me."

"Is he dark or fair?" asks Ethel.

"Oh, very lovely. Moustache white as a white cat's; very slow speaker; particularly amiable, and worth millions a year."

Ethel, with a laugh, offers to return the photograph.

"Keep it," says Fanny. "He is pretty sure to come here, and may fall in love with you; and I hope he will, for, oh! you little pigeon, what bad passions would animate that soft white bosom if its dear cousin should get married before it!"

"Now, my dears, no personalities," says Mrs. Rogers mildly, while Ethel smiles sweetly, and says something about Fanny being a dreadful quiz, and holds the photograph with its face down on her lap. "How did you amuse yourself at Brighton?" she asks; and Mrs. Rogers steps in with a "Yes, you have not told us."

"I think I should have been bored if it hadn't been for the Colonel."

"Say ongnweaid," interrupts Mrs. Rogers. "I don't like such words as 'bored' in a girl's mouth."

Fanny laughs at mamma's Parisian accent, and goes on: "He took us a heap of drives in a neat turn-out of his own, and was always taking places for us when there was anything going on in the shape of acting or music. Some of the officers stationed down there acted at the theatre the other night, and precious donkeys they made of They were all primed with themselves. sal-volatile and something stronger, and some were overdosed, and one was -screwed!" She says this word in a whisper, with a look at her mother. "He was a good-looking young man, and staggered on to the stage the colour of a sheet, and began to wink at the orchestra, and loll his head, and twist his legs into corkscrews. Sally Brittlebanks says that she saw him pushed on by an immense pair of hands from the wings; at all events, the prompter's voice in the hideous silence rose like a

church-clerk's; but the silly fellow stood winking and lolling his head without paying the least attention, and at last some people began to hiss, and the other fellow on the stage, who was waiting for him to speak, had to lead him off; and then you could hear them all quarrelling behind the scenes. It was great fun."

"I don't think I should have enjoyed that," says Mrs. Rogers.

"The thing was got up for a charity, so the people couldn't very well ask for their money back. Colonel Swayne told us afterwards that there was a regular fight in the green-room."

"Have they got good shops at Brighton?" asks Ethel.

"I should just think they have. My dear, were you to get near one of them you would become glued to the window-glass, like a fly on a jelly. I saw a costume—just one! Oh, Ethel, it was exquisite. Had Colonel Swayne proposed to me while I was looking at it, I should have thrown myself into his arms."

- "Really, my dear!" exclaims Mrs. Rogers.
- "Let me finish, mammy. I said to him afterwards, 'If you should ever fall in love with a girl, and want to make *sure* of being accepted, just stand with her opposite a fine shop, and after she has looked for some time, propose, and she'll accept you.'"
 - "That was a good hint," says Ethel.
- "I think, my dear, you are too free with men," observes Mrs. Rogers.
- "Indeed, mammy," answers Fan, craning her neck round the driver's back to see how far they are from home, "I don't think enough about men, one way or the other, to care whether they consider I am too free with them or not."

Saying which she brings back her head again in order to half close her eye in an ineffectual wink at Ethel, who swallows a soft little laugh.

"Coachman! coachman!" cries Mrs. Rogers, probing the man with her umbrella, "make haste, please. We shall be all day getting up this street."

And, indeed, a donkey would pull the carriage at a smarter pace than they have been going ever since they started up the hill. The man beats with his whip; the horse flings up his hind legs in a crazy gallop; and conversation, under such jerky circumstances, being out of the question, the ladies are driven in silence to the gate of the old-fashioned cottage.

Fanny seems very glad to get home. She has a delightful smile for the housemaid who opens the door, and then, like a child, takes a short run and peeps into the parlour, and another short run and peeps into the drawing-room, and calls out to her mother, "There's no place like it, dear." It is a good sign that the housemaid looks pleased to see her. And the fresh, wholesome heartiness in her face, as she glances round her as they all wait in the hall while the coachman brings in the box, is also a good sign. You forget her slang, and her loud laugh, and her gold-rimmed glasses,

when you look into her generous, merry eyes, and see what a real woman watches you through those seductive windows.

Ethel has another employment. drawing-room door is wide open, and she can see herself in the looking-glass at the end of the room. The coquettish head shining with its bright hair behind the vases and the shepherds, never in this life can be neglected by the pensive blue eyes that belong to it. So she gazes askant, and can't help thinking that her beauty shows to greater advantage when close than when at a distance. I am afraid she is a vain little creature; but she is wonderfully pretty, and has so sweet a waist that the eve never wearies of feasting on the delicate outlines.

The trunk is in the hall; the driver has been paid by Mrs. Rogers out of a rather worn purse, so full of compartments for stamps, and gold and silver, and almanacs, that the pursuit of a sixpence in it is a fatiguing chase, and Fanny goes upstairs,

humming a tune through her ivory teeth.

"May I come with you, dear?" says Ethel, with languishing wistfulness, as though a good deal of current happiness depends on the answer.

"Of course you may," answers Fanny, and she steps lightly up the staircase, showing a pair of feet larger than Ethel's but quite as well formed, with a fine high instep and an ankle like a statue's.

When they reach the bedroom Ethel sits down in her hat and gloves. One can feel for the radiant little thing. It took her a long time to put on that hat, and some small laceration of mind is bound to attend the removal of it. But Fan goes to work like a schoolboy—peels off her gloves and pitches them on to the bed; whips off her hat so negligently that some of her bronze hair stands up and some tumbles down over her forehead; crosses her legs, and pulls off her boots like a man, and then slips her feet into shoes, loaded each with a

buckle, in which she stamps; and, finally, with a sigh, throws herself back in a small velvet arm-chair, saying, "Now I'm comfortable."

Ethel's smile seems to admire this honest labour. Somehow she never feels herself so charmingly ladylike as when she is watching dear Fanny doing anything.

"Has anybody fallen in love with you since I've been away?" asks Fan, studying Ethel with generous eyes, for she thinks her extremely pretty.

"No, dear; nobody at all. But that doesn't matter. I'm glad you have a lover."

"Oh, a girl always has a lover somewhere or other whether she knows it or not," answers Fanny. "As to my lover, he's not likely to keep me awake at night. He is just a courteous and rather slow old gentleman, a good deal more in your way than mine. He will see you, for he is sure to come here."

"Why should he be in my way, dear?"

asks Ethel, making up a gentle face of reproach.

"Because he's very gentlemanly, and you are very ladylike, you see; and I have always predicted that you'll marry a man about thirty years older than you are. You're fond of money, aren't you, you little nun? And I know you have some charming theories of old men's darlings, and real lace, and tender ministrations, and splendid jewellery."

And so saying, Fan waves her foot about to see the buckle on it, while Ethel clasps her pretty little hands between her knees and shakes her head with a pensive smile.

"Been writing any poetry lately?" says Fanny, stretching lazily back in her chair and taking up a hand-glass from the toilet table, with which she fans herself.

"Only a few silly rhymes," answers Ethel.

"What about? the deep, deep sea? or 'Ah, that this breaking heart was still'd?" I made the Brittlebanks laugh about your

sentiment. I said Ethel is always gnashing her teeth at the stars. I think she laces too tightly."

"How kind they were to laugh," says Ethel, with the least flush on her pale cheeks.

"Don't be angry, dear. I praised you highly. I told them you were the prettiest girl I had ever seen. What has mamma been doing since I have been away? Have you been asked out?"

"Not once. There is nobody to ask us out," says Ethel, pulling off her gloves very carefully, and recovering her spirits with Fanny's compliment. "The regatta takes place the day after to-morrow, and Mrs. Matthews sent auntie a note yesterday offering us places in her balcony, and inviting us to lunch. Will you go?"

"Yes. I like to see the pig-hunt in the water. Is anybody to be there besides the family?"

"I don't know. Your mamma said she would wait to consult you before she ac-

cepted. She doesn't much care about the regatta: and I am sure I don't. There's nothing to be seen except a great crowd of vulgar people in sandshoes."

"Oh, I shall go. Anything to kill a day. The vulgar people in sandshoes are just the sight worth seeing. I hope they have a telescope. I like to watch the men swimming after the pig."

"I never could see any fun in that," says Ethel.

"It's not very poetical and that's why l like it," answers Fan getting up and yawning. "Wasn't that mamma who went downstairs just now? I must go and talk to her."

And with a fine swinging step full of grace and liberty she walks out of the room, followed by Ethel, whose little feet steal the ground under her petticoats.



CHAPTER II.

HAVENSTOWN REGATTA.

every year for ten years: and every year for ten years it has always rained on Havenstown regatta-day. People said, "Why not alter the date and make it a little later or a little earlier, and dish the elements in that way?" To which the Committee would sepulchrally reply, "No matter what day we fix—it is sure to rain." Practically the date was nearly always altered: for the regatta, with two exceptions in ten years, regularly took place the day

after the day fixed. However the Committee, hoping that next year would certainly be fine, stuck to the 20th of June, and so their festivities were either caught in the rain or had to be postponed.

Now a postponed regatta is always a dead failure. People who would have travelled forty miles yesterday to see the races, having months ago made up their minds to do so, won't leave their homes on any consideration whatever to-day. Then the men in flannel who have brought their boats and their persons from distant seaports at a serious cost to themselves, in order to compete, can't wait until to-morrow and insist upon rowing to-day; so here are races which would have made a fine show in the sunshine, sullenly rowed through a pouring rain, with nobody to take the smallest interest in them but a handful of fishermen and smack apprentices who gleam at the end of the pier in oilskins and make no observation when the races are over. All the advertisements have gone for no-

thing: all the programmes are useless. shopkeepers, who have subscribed pretty liberally in the hope of filling the town with strangers and making large profits out of the fun, pull down the streaming flags which hang across the streets, and scowl gloomily at the muddy torrents that rush down the gutters before their doors. Then there is a talk of litigation; for the Band, who have come a matter of seventy miles to play on the barge in the middle of the harbour, are not wanted: and they are Germans who veal hov jostice by Gott! and the wretched Committee-man who is at the head of affairs, whom everybody refers everybody to, who was most active in collecting moneys, who puts his name at the bottom of the programmes, and who in fact is first fiddler, is driven to distraction by the abuse that is heaped on him by disappointed oarsmen, smack-owners, pig-hunters, billy-boy captains, and persons who have hired wherries and windows and balconies and had to pay for them in advance, and wishes himself dead and forgotten, and tells his wife with frenzy in his eye that may he be demmed a great number of times over if this isn't the last time that ever he troubles himself with regattas.

But fate on this 20th of June smiles, and Havenstown Regatta will take place on this its appointed day under a bright sky. A glorious morning it is, indeed, with a fresh breeze right off the land, so that the sea being sheltered, is a fair expanse of flashing ripples. Small woolly clouds come from over the hills and sail like swans across the azure overhead. The hot sunshine is tempered by the breeze; the grandly clad trees rustle majestically to the pressure, and make the land about them twinkle with shadow: the birds feel the quickening influence and dart with swift flights and strain their throats with clear songs. Fanny dressing at an open window stops her busy fingers to enjoy the sweet sensation of the tickling wind in her heavy hair. Divine odours come out of the garden on the wings of the breeze, and the heavy roses sway with fretful grace as though they knew that the invisible wooer who is rifling them of their sweets may scatter their beauty presently.

"Are you dressed, dear?" says Ethel, peeping in.

No: Fanny's arms are bare and so is her neck: her hair is down her back, and some odious ugly-looking pads like poultices, which must be crammed among her noble tresses before she can call herself dressed, are upon the dressing-table.

"I shan't be long," she answers; and she makes a dash at a brush and her face like a star goes out under a cloud of hair.

"Can I help you?" asks Ethel.

"Yes, by not touching anything," says Fanny in a muffled voice.

Ethel has always a smile on hand when her face is seen, or a laugh when it isn't seen: so she laughs now and stands near the bed watching Fanny. She looks a most fragrant and pale flower: her pensive

eyes study the length of Fanny's hair and perhaps the dimensions of Fanny's waist: and then steal to the cheval-glass where her own unapproachable figure is reflected. That figure is exquisitely neat; it is attired in white cambric: the belt we have before noticed circles her charming waist; and just the merest apology of a cap, trimmed with black velvet that very well suits her blue eyes, sits jauntily on the right side of her heaped-up gold hair. Her throat where the pretty silver brooch is, is like swan'sdown; little silver earrings shine in her fairy ears: but chiefest of the marvels of her decorative skill is the exquisite art with which she has managed to lower her forehead into perfect beauty by tumbling the gold threads of her hair loosely about it.

They do not talk much, for when Fanny is dressing she is terribly in earnest; that is to say she is always in a violent hurry, and pitches into her toilette as though the catching of a last train entirely depended

on her getting done by a given time. Ethel says it is very fortunate that it is fine; and Fanny (behind her hair) calls it a jolly morning, and hopes if little Dicky Somers is in the races his boat will be upset, for he is a great donkey. Then Ethel says that she is afraid they will get tired of sitting in Mrs. Matthews's balcony all day; and Fanny answers that if she should feel at all bored, she will send for some snuff and throw it among the crowd, and if they decline to amuse her by sneezing she'll go home.

"If we could only get up a dance I wouldn't mind," says Ethel. "Their drawing-room is a pretty large one."

"If there should be any men there we shan't want for music, for there'll be lots of barrel organs about," Fan answers, which remark ends the conversation, and the girls go downstairs to breakfast.

The regatta begins at eleven, and they are asked to the Matthews's at one. They will not miss much by not being there at

the time fixed for the first of the races: for this race is among smacks; an hour at the very least must pass in wrangling, and half an hour in getting under weigh and making false starts.

Mrs. Rogers is in the parlour. She is obviously a thrifty old lady, for here she is sewing. Fan must take after papa, for she is certainly not like the mother. Papa's picture hangs over the sideboard there, and figures a frank English face with thoughtful eyes and a good forehead and a mouth full of gentleness and kindness. He is buried in Havenstown. He died eight years ago, and though he left his widow in a very pretty home, scarcely bequeathed her enough to support it without rather painful attention to halfpence.

Mrs. Rogers sits at the open parlour window. The sunshine flickers upon her through the vine-leaves that are massed upon the wall and droop around the window, and shows a good deal of grey hair mixed up with the black on her head; she has a

good face, grey eyes, well-defined eyebrows, and a handsome nose; but her expression will easily persuade you that she is a very literal woman who will take things exactly as they are represented.

She throws down her work when the girls come in, and rings the bell, saying mildly that she thought they were never coming to breakfast. The room is deliciously fresh with the morning breeze that swells the muslin curtains, and fragrant with the glorious smells of the garden. There is a canary in a cage hung among the leaves outside, and there are low flutenotes in its singing which ring richly against the frisky twitters of the sparrows and the confused music that streams out wildly from the trees yonder. Presently enters a housemaid with a tray. Ethel takes her seat and Fan begins to butter some toast, while Mrs. Rogers makes tea, and calls upon Ethel for a piece of the bacon. Ethel! always composed, always charmingly ladylike, she wields her knife and fork with fastidious grace, and passes the plate to Mrs. Rogers with the delicate smile that deserves to be painted on canvas every time it is manufactured. She takes a piece of toast in her little pink-tipped fingers, and butters it very slowly (for if Ethel were starving she wouldn't seem hungry for worlds), and then her pearly teeth, small and spotless as a young child's, crunch the toast, and the sweet thing begins her breakfast.

- "Mammy," says Fan, "if you don't care about the regatta you had better not come. Ethel and I can go alone. It will be no fun for you to sit in a balcony all day."
- "To tell you the truth, my dear," answers Mrs. Rogers, "I was only thinking before you came in how I could get out of going. But you see I have accepted."
 - "I'll say you have a headache."
 - "But that wouldn't be true."
- "Oh, we are not always on oath, mammy. Such fibs mean nothing. I dare say the Archbishop of Canterbury sometimes tells

his people to say he isn't at home when he is."

"We could make an excuse for auntie without actually telling a story, couldn't we?" says Ethel, with a soft religious smile. "Suppose we said that she was afraid the heat would prove too much for her?"

"Very well: take the invention upon yourself," says Fan. "You are quite clever enough."

"I think Ethel's excuse will be just the very thing," exclaims Mrs. Rogers, "for now that she says it, I really am afraid that the heat will affect me. The Matthews's balcony faces the south, and they won't be able to put upany sun-screens because they'll prevent you all from seeing the races."

"If we leave you alone, mammy," says Fan, earnestly, "don't go and work that sewing-machine. It's too much for your legs."

"Oh, I shall manage very well," replies Mrs. Rogers. "There's a great deal to be done. It's quite a relief to my mind to think that I'm not going. I shall finish that flannel petticoat to-day."

She looks very well pleased as she makes this arrangement.

- "Shall I stop at home and help you?" says Ethel.
- "Oh dear no! the Matthewses would feel hurt if Fanny were to go alone."
- "Besides, dear," says Fan, "you know you cannot sew."
 - "I can a little," replies Ethel.

"It took you a fortnight to hem a pockethandkerchief, didn't it? I should be sorry to have to wait until I was clothed by your needle. I should have to go like that statue there," and she nods towards the figure in the garden. Ethel answers, "O Fanny, how can you say so, child!" in the tone that tells you the speaker is thinking of something else, and they go on breakfasting in silence whilst the canary sings loudly in the sunshine and the leaves rustle pleasantly in the breeze.

When breakfast is over Mrs. Rogers

takes up her work, thankfully smiling at nothing as she reflects that she is not going to see the regatta; Fanny lounges into the drawing-room, throws open the piano, and strikes up a dance tune, the easy parts of which she accompanies with her voice: she sings very badly, and her voice is tremulous and miserably shrieky; and she plays heavily in octaves and misses the right note constantly, which blunders she seeks to atone for by a thumping bass. The noise is lamentable, and Ethel should really seem to have a good excuse for gliding upstairs. But does she go upstairs to escape the noise, I wonder? or does she go upstairs to dress? It is a quarter to tenthey are not early people at the cottage. and who will love them the less for that? and the Mathews's invitation is for one. Will Ethel have so very much time? Consider—she has to change her dress: she will probably do her hair afresh, for Ethel has been known to alter the style of her hair three times in one day; then she has a

drawerful of ties and collars and cuffs to choose from: and whether she had better retain her silver ornaments, or wear her jet ear-rings, or not put on any jewellery at all, are considerations which, give me leave to say, will necessarily occupy plenty of thought and must therefore demand plenty of time. Really and truly she does not care about the regatta, and would much rather stay at home: the Matthewses are all women, and she is quite certain that no man of any kind will be of the party; but since she has to go, and since she is aware that the Matthews's balcony will be right in the public eye, she must dress for the occasion. So here she comes to pull her hair about before the looking-glass at a quarter to ten, whilst Fan shakes the piano in the room below with thumps, and joins in her own uproar with short uncertain screams.

"How long have you been dressing?" says Fan, coming into Ethel's room as the clock downstairs is striking twelve. She

has flung the door open unceremoniously and has found Ethel posed before the looking-glass with her bright bare arms in front of her and her hands squeezed together.

"Not very long," answers Ethel. "I've been sewing;" and she points to a needle and cotton stuck in her pin-cushion.

"Well, if I looked in the glass as much as you do," says Fan in a boisterous way, "I should get heartily sick of my face. You must know every pimple by heart and how many eyelashes you have, by this. What a pity it is that you know you're pretty. If I had your face I would make a point of being utterly ignorant of it, and then I should be lovely, div-i-ine!" she adds, singing the words. "What are you going to wear, my dear? Oh, I see—blue," and she goes up to the skirt that lies upon the bed and pulls it about.

"Hadn't you better be getting ready?" says Ethel, who has turned her back on the looking-glass.

"There's plenty of time. I shall be

dressed long before you, now. Can you lend me something to wear? What's here?" She pushes her hand among some dresses which are hanging against the door.

"I am sure, dear, you are welcome to anything I have; but I'm afraid my dresses won't fit you," answers Ethel, with a look at Fan's waist. Ethel is always literal when she knows that Fanny is "chaffing" her. By this simple device she never seems to lose in sweetness; besides, it furnishes her with opportunities to look perplexed or surprised or innocent; and all these expressions suit the pensive eyes and childish pretty mouth.

"They would fit me well enough if I could get a steam-engine to lace my stays for me," replies Fan. "Where you get the strength to produce that waist I can't imagine. Can this little arm do it all?" She clasps Ethel's ivory wrist and brings it close to her eyes with a comical gesture.

"Really, dear, I think you ought to begin to dress," says Ethel, glancing with a VOL. I.

despairful eye at the little round clock on the mantelpiece. "We should certainly leave here by a quarter to one; and see what time it is now!"

"Time enough to get into bed and get up again," answers Fan, moving towards the door. "What am I to wear? I haven't given it a thought yet. Oh! I know!" and she walks out of the room.

Ethel closes the door behind her and shoots the latch. It's wonderful how quickly the sweet smile can vanish off that charming face.

But Fanny is dressed before Ethel after all. She is hammering on her cousin's door and calling through the key-hole, "Good gracious! how much longer are you going to be?" while the young lady within has not yet done putting her hat on. At last there is a sound of rustling silk, the latch flies open, and Fan, who is going downstairs, turns and sees Ethel radiant behind her.

"You haven't been long, I must say! Only two hours and three-quarters!" says Fan, too angry for the moment with so much conceit to admire the art with which it has adorned itself.

"I am very sorry, dear," responds Ethel, with a smile that is meant to turn away wrath. "I don't think I have kept you waiting."

"But whom have you been taking all this trouble for?" calls out Fanny. "Nobody will notice you. People are going to see the regatta, not you!"

"I haven't been taking any trouble, dear. Really I haven't taken half the pains I should have taken had I been going out to something I like."

Fan utters an ejaculation which sounds like the Irish "och!" and walks into the dining-room.

"Here we are, mammy, ready at last. That sewing-machine is dreadfully on my mind. Don't work it, dear, promise me. I am sure it is not good for your legs."

"Oh, don't be alarmed," answers Mrs. Rogers. "I shall keep at the petticoat

and do nothing else to-day. How nice you look!"

"Do I?" says Fanny. She doesn't think so. It is very seldom that she has a good opinion of herself. Her costume is quite simple: and she wears a plain straw hat, trimmed with blue velvet and ornamented with one of those feathers which no amount of curling can make to look worth more than four and sixpence. But her hair is shaggy and magnificent under it: and let her think what she likes of herself, there is a power and spirit in her fine generous eyes, and a soft bloom on her cheek, and a breadth of tender strength in her mouth which you may look for in vain in the pale, pensive creature that stands at the door.

"Ethel looks 'nice' if you like, doesn't she, mammy?" says Fanny, turning swiftly round and taking in her cousin from head to foot with rolling luminous eyes.

"She always does," replies Mrs. Rogers.
"Come forward, my dear, a little that I may see you."

Ethel, with her mouse-like tread, steals into the room and says, "I wish I had Fanny's knack of making myself look unstudied. Don't you think her hat very pretty, auntie?"

"Very," says Mrs. Rogers complacently, quite willing to bestow the admiration which she feels is due to Ethel, on her daughter.

"Now, Ethel, no compliments," says Fan peremptorily; "for if there's an insincere thing on earth, it's your flattery. Goodbye, mammy."

She kisses her mother on the parting of her hair, and goes out followed by Ethel, who smiles a sweet adieu to Mrs. Rogers. Fan walks down the garden ahead of her cousin, for she has a tolerably long stride; and Ethel seems to make haste that Fan may not be impatient, but does not in reality hurry herself in the least, as you may see by the careful way in which she protects her dress from the shrubs and rose-trees on either side of her. The sunshine burnishes

her golden hair and flashes in her silver earrings; the dark-blue silk is a finished outline as it floats past the lolling roses; there is surpassing grace in the pose of her small lavender-gloved hand pressing the silk away from the snares of thorns and twigs. The gay breeze catches the long ostrich plume in her hat and shakes it; and the soft pensive eyes rival the azure of the heavens and take a nun-like soberness of expression as they look thoughtfully earthwards—in search of things on no account to be stepped on.

Fanny bustles up against her when they are in the dusty road and hoists a sensible umbrella.

The town is as gay as the glorious sunlight shining on streaming flags can make it. Most of the shops are shut. All down the main street flags are stretched across, and wake a feeble thunder in the air as they shake to the passage of the joyous wind. Few persons are in the streets; the people are down by the water, and the girls

find it easy walking, to the satisfaction of Ethel, who abhors a crowd.

To avoid the mob, which they can see is dense at the bottom of the thoroughfare where the harbour is, they turn down a side street smelling very strongly of red herrings and whelks—and even here they have strung up some rags of flags, and a barber has nailed a Union Jack to his pole, and sits contemplating it (in company with a vast quantity of birds in wooden cages) from his open door—and after walking awhile, and ascending some steps, reach a narrow street that leads directly to the parade where Mrs. Matthews's house is.

So far so good. Their passage has beer a safe and comfortable one; but now Ethel in a rather faint voice calls a halt, for the end of the narrow street presents an area of closely-packed human beings—as dense a crowd as ever a royal progress could assemble; men, women and children, all squeezing to get near the edge of the cliff to see what is going on in the harbour. In

the middle of this crush is Punch and Judy; the famous theatre towers over hats and bonnets, and Punch is walloping the hangman, and Toby in his frill is looking about him with an abstracted eye. But the crowd won't notice Punch. In vain the fellow inside cracks, in his cracked voice, those jokes which seldom fail to provoke a screech of laughter. An exciting race is evidently being rowed, and the crowd are all pushing to see it.

"We can never make our way through those people," says Ethel.

"We certainly shan't by looking at them," answers Fanny. "Come on; my elbows are hard, and you can follow me."

And she steps forward, followed by Ethel, whose lively imagination is figuring herself with her hat crushed over her head, and her skirt torn off. Fanny walks right up to the crowd, gives a man a push, and says, "Let us pass, please."

"There's no use shoving," grumbles the man. "You might as well give that there wall a kick, and ask it to get out of your road."

"Oh, Fanny, do be careful," whispers Ethel, in an agitated voice. "You are sure to be insulted. Let us go back: we shall never be able to pass."

"Then what are we to do?" answers Fanny. "There is no other turning that will take us to the house. It's only half a dozen yards up. As to going back—why, they'll be waiting lunch for us."

"Why don't people have back gardens, so that we could get in that way?" moans Ethel, peevishly. "I won't force my way through that crowd. We should get stuck in the middle, and perhaps next to a drunken man."

"Then what's to be done?" asks Fanny.

As she says this, a young fellow who appears jammed close against Punch and Judy, and who, unnoticed by the girls, has been staring at them, suddenly makes a butt at the fellow with the pipes and drum, and wriggling past a man who stands breathless

with a tray of Bath buns pressed securely against his stomach, tumbles his way out of the crowd, and stands with a red face before Fanny.

- "I beg your pardon," he says, raising his straw hat; "I see you want to get through this crowd. Will you let me help you?"
- "Nothing but a horse and cart would be of any use, would it?" answers Fan, drawing back a step, and looking at the young man.
- "How far along the parade do you want to go?"
 - "To number seven."
- "Oh, to Mrs. Matthews's! This is a coincidence. I am going there too. They lunch at one, and I am due; but I got squeezed by Punch, and am afraid that a sailor who obliged me to prop him up has left some tar on my coat." He tries to look down his elbow, then pulls his mustache, and glances at Ethel.
- "How can you help me if you can't help yourself?" says Fan, in her blunt way.

"Ethel, I really think we shall have to go back."

"I hope not. If you will keep close to me, I'll do my best," remarks the young fellow.

Fan looks at his broad shoulders, and then at the crowd, and says, "We'll follow you if you think you can manage."

"I am sure you are very good," exclaims Ethel, "but I don't think you'll be able to do it."

The young fellow pulls his hat tightly on his head, and makes right at the crowd. He aims at a stout woman who is pinned against the area-railings of the corner house, uses her as a cushion, turns sideways, and squeezes past. "What are you a-doin' of?" gurgles the woman; but his answer is to pull Fanny after him, while Fanny pulls Ethel. And now the struggle grows desperate. All along the parade the crowd is dense. They load the pavement; they are piled up on the doorsteps; they swing upon the lamp-posts. Fanny can see Mrs. Matth-

ews's balcony, and Mrs. Matthews herself, looking at the sea through an opera-glass. The young man works like a bull. Once he loses his hat, but recovers it instantly, and the act of stooping enables him to clear a space, into which he drags the two ladies. Ethel believes that her back hair is down, but can't lift her hands to feel. Fan is sure that she has lost the heel of her right boot, and dreads to learn the meaning of the various cracks which have saluted her ears from different parts of her dress as she squeezes onwards. The young man is loaded with execrations: one stout arm dressed in a blue knitted sleeve tries to catch him, but falls short, and alights on another's shoulder, and a fight is threatened, but expends itself in epithets. It takes them ten minutes to reach Mrs. Matthews's house, and even there the young fellow has to rout out a swarm of dirty children to enable the ladies to mount the steps.

"Am I not a sight?" pleads Ethel passionately in Fanny's ear.

- "You look red, that's all. Hasn't my dress burst at the waist?"
- "No; but I'm quite sure that my back hair is down."

Fan says it isn't, and turns with a smile to the young fellow, who is recovering his breath on a lower step, and thanks him for his services. Here a servant opens the door before he can make any answer, and they all go in.



CHAPTER III.

FROM THE BALCONY.

Jenny, and a small boy in knicker-bockers and striped stockings, with a drum round his waist, and somebody else up in a corner, are on the balcony when the young ladies are ushered into the drawing-room. Jenny meets them with a gushing face, and Mrs. Matthews follows, and then comes a broadside of small-talk: "So glad to see you."—"Weren't you dreadfully crushed in the crowd?"—"So sorry your mamma isn't coming"—while Knicker-

bockers beats the drum on the balcony to the weary disgust of the somebody in the corner, who turns out to be an old aunt of Mrs. Matthews's, brought to the house at half-past nine in a bath-chair.

"Oh, how do you do, Mr. Huntley?" cries Jenny, as the hero of the mob comes into the room. And Mrs. Matthews says, "How do you do, Johnny? Allow me to—" and makes him known to the girls.

"We scarcely want to be introduced, do we?" says Fanny, looking at the young fellow with a roguish smile; and she sets Mrs. Matthews and Jenny laughing with her description of the fight they had to make to pass through the people.

Ethel stands by demurely. She is ardently longing for Jenny to ask her to go upstairs, and dare scarcely glance at Mr. Huntley for fear of challenging his attention, being persuaded that if her back hair has not come down, it is all awry, that her feather is out of curl, and that something is

very wrong with the back of her dress. They stand near the table talking, and then Mrs. Matthews asks them to step on to the balcony.

"I should like to have a peep at myself in a glass," says Fan, "before I make an appearance in public."

On which Jenny invites them upstairs, and out the three girls run, Ethel in particular making extraordinary haste to reach When they return lunch is the door. served, and Mrs. Matthews and Jack are elaborately balancing the old aunt across the drawing-room towards the staircase. She is too aged a woman to be subjected to the operation of an introduction: and indeed she stands in no need of it: addressing anybody her eye happens to light on, and at once accosting Fanny with a ghastly smile, saying that she is an old woman and has not the same legs that carried her forty years ago.

The windows of the room in which they lunch are on a level with the heads of the people who crowd the pavement: but happily there is an area between them and the crowd, and a good iron railing to boot: though just now it happens that an organgrinder has let loose a monkey on the top of the railings, where it turns round and round with hopping action, all arms and eyebrows: while the owner, who can catch sight of the people within, smiles hideously at them with his dirty face and bows and grinds his yelping instrument with as much energy as the squeeze will allow. The monkey can see into the room: but they don't mind that.

- "He doesn't stare, at all events," says Fanny, looking at the red-jacketed object through her glass.
- "He has known hunger," observes Mr. Huntley. "I judge by his tail, half of which is eaten."
- "Poor thing!" murmurs Ethel, while Jenny calls out, "I think monkeys horrid things: they are so like men!"

Meanwhile out in the harbour and at sea

races are being rowed and sailed: men in striped shirts are growing apoplectic: fishermen in red caps are dancing about the decks of laggard smacks and anathematising the wind in the choice language that is peculiar to the British seaman; but our party in the parlour are too interested in the lobster salad and cold chicken and claret and jellies with which Mrs. Matthews's friendly table is plentifully encumbered, to think of what is doing on the water. Ethel perhaps makes an exception; dear Ethel, whose appetite would be good were there nobody present but women, finds, now that a man makes a looker-on, that half the wing of a chicken is a great deal too much for her. But Fan who wouldn't care if the windows were pasted with the faces of the mob outside, eats and enjoys everything with sincere heartiness: takes another glass of wine when she is asked, without the smallest hesitation: calls upon Mr. Huntley for more salad, upon Mrs. Matthews for a slice of the breast: upon Jenny for one of those cutlets, upon everybody for something. The organ-grinder finding that his grimaces excite no attention, jerks the monkey off the railings and goes away, pushing a road for himself with the corners of his infernal machine.

- "Poor thing!" sighs Ethel, meaning the monkey: "I hope the man isn't cruel to him."
- "You are eating nothing, Miss Saunders," says Jenny.
 - "Oh, thanks, I have done very well."
- "Ethel never eats when she's noticed," remarks Fanny. "She admires Lord Byron, and the lamented peer I have read strongly objected to women who could eat."
 - "What a silly," says Jenny.
- "Some author says that girls ought never to be seen eating anything but sweet biscuits," observes Mr. Huntley. He is a goodlooking young man, this Mr. Huntley, with a rather fair complexion and brown eyes and a long reddish mustache. His smile

is a revelation of real masculine beauty: it gives brilliancy and humour to his eyes and a softness to the whole character of his face, which in repose possesses a certain small quality of sternness.

"Why sweet biscuits?" Jenny asks. "Why not grapes, Johnny?"

"Sucking-pig used to be a favourite dish when I was young," exclaims the old aunt, speaking for the first time since she was seated: "but it seems to have gone out of fashion."

Jenny laughs stupidly at this, and Mrs. Matthews says, "We oughtn't to sit too long — we shall miss the sports in the harbour."

"I want to see the pig-hunt," cries Fanny.

"Oh, isn't that fun!" exclaims Jenny, who is a fat girl with small eyes and sandy hair. She sings sentimental songs and laughs at nothing, and is so confoundedly good-natured that she is always in the way.

- "Isn't it rather vulgar fun?" asks Ethel, addressing Jenny and talking at Mr. Huntley.
- "What is it? what do they do?" calls out the aunt in a voice like a man's.

Nobody answers, everybody thinking that somebody else will explain.

- "What do they do, I say?" demands the old lady.
- "It's a greasy pole," answers Mrs. Matthews.
 - "A what?" cries the aunt.
- "Men run along a greasy pole with a pig in a box at the end of it," says Jenny.
- "And what's the good of that?" inquires the aunt straining her deaf ears.
- "The men try to knock the pig out of the box into the water, and when one of them succeeds, the rest plunge in and swim after the pig," calls out Fanny.
- "And the man who catches the pig keeps him," puts in Mr. Huntley.
 - "It must be rare fun," cries the aunt

with a wild old laugh. "A pig in the water! I must see that."

And she chuckles herself into a cough, which being over, Mrs. Matthews proposes that they should return to the balcony. So they all get up and go upstairs.

Whilst they have been sitting over lunch the crowd in front of the house has thinned a little, sufficiently to enable people to pass to and fro without a very great deal of elbowing. Still the concourse is large enough in all conscience, and is very dense away there on the right of Mrs. Matthews's house where the cliff bulges out seaward. There is a band playing there, and children are dancing within the ring they make, and get foul of the legs of the performers, and now and again upset a music-stand. is an Irishman with a hat like an inverted saucepan, in yellow highlows and a turn-up nose, who cuts odd capers and whacks his calves with a cudgel, and altogether behaves very funnily, though the poor fellow's legs are rather crippled for room. Then close against the pavement, in nankeen breeches and swallow-tail coats, are four niggers exclusively singing to a balcony loaded with a Hebrew family; and hard by them an organ-grinder turns out his horrid music, whilst a drunken blind man with a placard as large as the Standard newspaper in his hat, blows capriciously into a penny whistle, his dog meanwhile making his erring legs still more vibratory in their gesticulations by pulling him in the direction of every other dog that happens to pass. And there is Punch and Judy still at the corner: and a fat man in a dress like a nightgown, bearing a couple of pails, presses forward yelping "Halderney milk-o!" and the bath-bun man roars for custom, and dogs bark and boys fight, while the band plays and the niggers sing, and the blind man pipes and the organ-grinder grinds, and the Irishman whoops and Punch croaks.

And the crowd! it is a kaleidoscope of faces and costumes. Sandshoes are everywhere; large noses likewise prevail. There

are women in blue, green, scarlet, white, yellow dresses. There are women who seem to have been manufactured in ragshops, in theatrical clothes shops, by Whitechapel clothesmen. And women from the country villages in stiff print dresses and bonnets as lavishly decorated as a fruiterer's stall, and faces so well polished with yellow soap that the sunshine glistens in their cheeks. And then there are gents with pointed mustaches, and striped linen and bad boots, smoking prime Havannahs, seven for sixpence; and large men in beards and knickerbockers; and small men in blue coats and flannel breeches; and seamen with inverted pipes in their mouths, and strings of smack-apprentices who never meet a Sue, or a Sally, or a Polly in a blazing hat and an eighteenpenny shawl without tumbling up against her, and digging at her ribs with their elbows, all which genteel play Sue, or Sally, or Poll appears highly to relish, and passes on with a grin, which for amplitude of mirth and extravagance of enjoyment deserves to be watched for an hour.

Young Knickerbockers is on the balcony when the party reach it, beating his drum one moment and the next threatening to spike himself on the area railings by stretching his body over to look down. The old aunt, who comes staggering across the room on her niece's shoulder, stops dead at the open window, and cries out that they must really send for her bathchair if that drum isn't ordered away. As Knickerbockers warmly refuses to be disengaged from his drum, and aims wild blows with his drum-sticks at those who offer to touch the agreeable toy, he is energetically grasped and carried away by Jenny, who disappears with a pair of thin striped legs kicking furiously under her arm, and does not return until she has seen the young gentleman safe upstairs in the charge of a housemaid. Then Ethel breathes freely, and spreads her blue dress and sits down.

The sun fronts the house, and the ladies shade their heads with umbrellas and parasols. The aunt is led to an arm-chair in the only shady corner, and the others range themselves along the balcony—Mr. Huntley between Ethel and Fanny, and Mrs. Matthews and Jenny and the old aunt on the other side.

The sea and the harbour make a glorious holiday show. You can see the breeze spinning in gusts along the surface of the water, darkening its throbbing brilliance where it presses freshly. The pier in the distance looks like marble in the white light, and the whole length of it atop is black with crowds watching the boat-races in the harbour: the soft feathery spray licks its bulging head, but close against it the water is smooth as glass, and faithfully mirrors the solid blocks of stone and the black line of people. All the smacks in the harbour, all the pleasure craft, the coal-brigs, the barges with their red lateenshaped sails, the yachts, the steamer

moored against the pier, have strings of flags stretching from deck to masthead. The colours stream with picturesque and beautiful effect against the blue sky and the paler blue of the scintillating sea. Away off the pier-head a cutter is anchored, -a throbbing mass of flags. This is the committee-boat — her deck is crowded: here they fire the gun-signal to start, and the signal that denotes the winners. brightest of the bright details which make up this gay holiday scene, are the wherries rowing about the harbour and out at sea, and the numerous small sailing-boats with sails as white as the wings of the gulls that soar high above; they dart through the water in all directions, and there is a tiny column of foam at the stem of each, and a thin winking tape of bubbles astern in which the disturbed sunshine flashes with nimble eagerness. All along the wharf where the coal-brigs are, there are crowds of people; for just beyond the brigs is the barge with the greased pole, along which

the pig-hunters have to walk; and around this barge, within spars lashed together so as to form a large square, the swimming matches take place. The water hereabouts is covered with rafts and pieces of timber loaded with boys, most of them in a state of nature, who are well content to pitch themselves head over heels into the water for the meagre reward of a roar from the crowd. How strange, heard from a distance, is this laughter of thousands! A hum comparable to no other sound, that rises, and swells, and floats, and diesmingled with the strains of the band, the nearer cries of the people about, and the wash of the surf waking a small thunder along the base of the white cliffs which stretch away on the other side of the pier. Far out at sea vessels are sailing peacefully; their remoteness, their loneliness, their beauty softened into ideality by distance, communicating to their existences a dream-like character out of the very force of the contrast of the life, and clamour, and movement all about us.

As to the races, there is not much to be seen of them from the balcony. You may catch sight of the narrow racing-boats here and there among the wherries and small yachts outside the pier, and now and again see the flash of fire and puff of smoke that start from the side of the committee-boat: away down there, too, you may see some of the smacks that started three hours ago coming up close-hauled against a strong They lie well over under the piles tide. of red canvas they carry, and their port bulwarks are flush with the water. resemble living things in the manner in which they strain to reach the pier-head: and some of them carry long flags, lettered with their names, which somehow sober their coarse beauty.

"We ought to have gone on to the pier to see the boat-races," says Mr. Huntley.

"We are much more comfortable here, I think," answers Ethel.

He has been looking at her furtively, but with tolerable earnestness too, making quite

sure by the abstracted expression in her eyes that she is totally unconscious of his Is she? This is one of her inspection. little tricks: pretending not to see that she is stared at. Certainly her profile under the pink shadow of her parasol is extraordinarily pretty: our friend had no idea he was going to meet such a sweet girl. pulls his long mustache and glances at Fanny, who is smiling, with her glass at her eye, at some piece of humour she witnesses in the crowd. "This is a fine girl, too," thinks Mr. Jack Huntley: "a very striking face, commanding forehead, firm mouth, wonderful hair"—he takes another peep at Ethel, and then meeting her uplifted tender eyes, makes that remark about the boat-races.

They soon get talking together. Ethel has a way of sinking her voice when she converses with a man and of looking straight down into her lap. Jack now notices that she has a lovely throat and exquisite ears; but he is too gentlemanly, having a lady on

either side, to restrict his conversation to one, and says something to Fanny, who answers at random without looking at him, being too much interested in the crowd to think of anything else. He can't very well talk to Jenny and her mamma and the aunt behind Fan's back, so he addresses Ethel again, and she, with her nose ruled by her parasol, converts herself into a sweet and modest picture, and pays him the relishable compliment of listening to him attentively.

- "Do you think Johnny Huntley handsome?" says Jenny, whispering straight into Fanny's ear.
- "Quite good looking enough," answers Fanny, dropping her eye-glass. "Who ishe?"
 - "His father's a stockbroker."
 - "Nothing higher than that?"
- "Johnny was in the War Office, but was too lazy to work, and so his father allows him an income, and Johnny does what he likes. We've known him years and years. His father used to buy stocks and things for papa."

- "Let me hear what you are saying that I may join in," exclaims Mrs. Matthews, and Jack turns and looks as if he had been listening, but the action is only meant to fill up a little interval of silence between him and Ethel. Ethel wears her soft smile. There are some caddish young men who will be driving carts about for orders tomorrow morning staring up at her and Fanny, and the German band that has been playing some few hundred yards away are gathering their sticks together and coming opposite the balcony. Jenny pays no heed to her mamma's request, and goes on talking in a low voice and with a mysterious face to Fanny.
- "He's about twenty-seven. Should you think him so young?"
 - "Oh yes, younger," answered Fanny.
- "He is stopping at the Castle Hotel in High Street. I met him at the pier yesterday, and fancy! he only arrived the day before! and I asked him to lunch with us to-day. He waltzes beautifully, but you

must be careful, Miss Rogers—he's a dreadful flirt."

- "How shocking! here comes the band! Look how that fat man is grinning at us. Poor fellow! what work it must be to blow into his huge trumpet this weather!"
- "Johnny seems to admire your cousin," says Jenny, peeping at the couple over Fan's shoulder.
- "Does he?" answers Fanny, apparently struck by the remark, and she turns her eye-glass on him with the deliberate stare for which she is rather notorious. As a woman she can perhaps understand the half smile she detects in Ethel's face; but she has no toleration for the sentimental and affected pose the little minx in blue has put herself into, nor the indescribable air suggested by face, attitude, and chiefly by something about the eyes, which says plainly, "Observe, my dears, how my beauty takes this young fellow from you." Fan can't see Jack's face fully, but she notes that his back is broad, and his head and neck

shapely. The sunshine flames in his long mustache that curls with a quite natural turn beyond his cheek, and shows it to be more auburn than red, which is a decided improvement on her first impression of the man.

The band have ranged themselves around their stands and are lifting their instruments; the drummer raises his sticks and there is a general drawing-in of breath: bang! crash! goes the rattling opening of the splendid revolutionary overture to "Massaniello." The music stops the conversation between Jack and Ethel, and the young fellow turns in his chair and looks about him, and meets Fanny's eyes and smiles.

"Aren't you glad the band has come, Ethel?" she calls out.

Ethel shakes her pretty head. She will not strain her delicate voice to raise an answer above the crashing of the band.

"I wish those fellows would go away," says Jack, leaning back in his chair, and

clasping his hands behind his head so as to jerk his straw hat on to his nose.

This is said to Fanny; but the inspiriting music is not badly played, and Fan chooses to listen to it. So until the overture is finished there is no more conversation; and when it is done there is a movement among the crowd, the greater part of which goes streaming and struggling towards the harbour, for the swimming matches are beginning; inside the square of spars around the barge are a quantity of dots representing men's heads, with a great variety of arms that splash and protrude, and when the swimming is over the pig-hunt is to begin.

"We shan't be able to see much of what goes on from here," says Jack. "Will you allow me to escort you to the harbour, Miss Rogers, where we shall get a good view of the men as they tumble off the pole?"

Fan, who thinks he is satirical—and perhaps he is—seems to blush and answers: "Thanks, I am very comfortable here. But perhaps my cousin would like to go."

- "No, indeed," exclaims Ethel, pulling a smelling-bottle from her pocket.
 - "I'll go with you, Johnny," says Jenny.
- "Indeed you won't!" interrupts Mrs. Matthews, to Johnny's profound relief, who for the moment had felt himself egregiously booked.
- "Oh, do let her go, Mrs. Matthews," exclaims Fanny, who guesses Jack's feelings.
- "Not for worlds! the crowd is dreadful! besides, Jenny, where could you stand?"

Jack looks at Fan, and that look clearly says, "Missed it this time!" And Fan returns the look with an instantaneous subtle pout which causes the young fellow to watch her a little.

The old aunt sits up in her corner, staring with lack-lustre eyes at anything. Mrs. Matthews sometimes speaks to her. It is difficult to guess why she should have taken the trouble to come in a bath-chair to her niece's. Her old sight will not carry beyond the railings along the cliff; and her old ears can scarce take in any sound less

immense than the bray of the larger instruments of the German band.

The smacks are rounding the pier-head at last, and the signal-gun winks at the side of the Committee-boat. There is a great running about of people on the pier, for no end of smack-owners, smack-captains, smack-seamen, smack-apprentices, watermen, friends, enemies, and women are interested in the result of this race.

Fan asks Jenny to lend her an operaglass: and Jenny hands her one and fetches another one for Ethel. Ethel is extremely obliged and says that she is enjoying herself very much, which Jenny is very glad to hear, and takes a chair by her side. Ethel hardly wants this, for she is quite satisfied with Jack Huntley as a companion: but her sweet smile makes her look charmed, and she talks with Jenny in a lady-like pitch of voice.

Jack pulls his chair a trifle closer to Fan's, which Ethel, of course, doesn't notice.

- "Didn't you want to get rid of me just now, Miss Rogers?" says he.
- "I beg your pardon," returns Fan with a deaf face.
- "You wished to send me into the crowd with Jenny?"
- "Did I? if so, what could have been my reason, I wonder?"
 - "I should like to know."
- "So should I. You are so extremely clever at finding out things that I wonder you can't guess."

He adjusts his hat properly and looks at her sideways.

- "I have done something, I suppose, to deserve your sarcasms."
- "You have done nothing? Good gracious! I am not sarcastic. I am only trying to answer your odd questions."

She covers her eyes, the expression in which puzzles him, with the operaglass. He looks at her face, at the handsome line that goes from the chin to the ear, at the firm, womanly mouth, with the strong,

small white teeth gleaming through the lips, at the masses of bronze hair lying in rich coils on her head, at the robust shapeliness of her erect figure; and refreshes his memory with a peep at Ethel, who is looking at him, but who glances aside when their eyes meet. The young fellow gets puzzled. He hardly knows which girl he admires most. But one thing is certain: he is more at home with Ethel than Fanny. He can get on with the little thing in blue. She is like a heap of other girls he has danced and flirted and made a fool of himself with. But Fan is something new. She is prickly. She is candid to rudeness. She is unaffected almost to affectation. She is indifferent to the impression she produces, and occasionally risks coarseness in her neglect of manners and language.

He must have a little talk with her; and he does not want an opportunity, for the old aunt begins to complain of being tired, whereupon Mrs. Matthews gets up and partly hands and partly shoves her into the drawing-room, where they stop. Jenny is talking fluently to Ethel, and Ethel is listening as well as her thoughts of and peeps at Jack Huntley will allow her.

He says to Fan, "Are those good glasses?"

- "Pretty good. I wish they would have done with their swimming down there, and begin the greasy-pole play."
- "Perhaps the actors have not your impatience. Tumbling a dozen times in five minutes into the water is not particularly inspiriting, especially when eight times out of ten you strike the water flat."
- "No, I dare say not; but all the same they ought to begin."
- "Is this the first Havenstown Regatta you have been at?"
- "Why, I live here, and have lived here ever since I was ten years old."
- "Oh, I beg your pardon; I thought you lived at Brighton. I understood Mrs. Matthews to say you had just come from there."
 - "So I have," she answers, leaning back

and half closing her eyes as she looks at the brilliant sea; "I have been stopping there for a few weeks." She adds, after a pause, "What an extensive questioner you are!"

- "I have asked you only one question," he says, colouring up, "and that was about this regatta. I hope that is not particularly ill-bred."
 - "You may ask questions, if you like."
- "I have no curiosity," he replies, somewhat stiffly.

His manner amuses her, and she looks at him with a twinkle of fun in her eyes.

- "Let me ask you some questions," she says. "Aren't you rather bad-tempered?"
- "No, quite the contrary," he answers warmly.
- "All men are faultless, of course; very patient in pain and humble under correction, and extremely religious. What a pity I don't belong to your sex! I should be an angel."
- "What are you now?" he says, laughing. "A seraphim?"

- "Oh, pray don't be impious; that is never funny."
- "You began it; you spoke of angels first."
- "Angel is a poetical word. A pretty woman is an angel, you know. There's one in blue, with yellow hair."

He twirls his mustache, and bites the end of it. Fan points her glasses at the harbour.

- "Bother this umbrella," she exclaims.
 "I can't hold it and these glasses too; it's continually catching my hair."
- "Let me hold it for you." He puts out his hand.
- "No, I won't trouble you. I'll fix it in the corner there."

She gets up, takes the old aunt's armchair, and contrives to hook the umbrella in such a way that it holds itself up over her. Jack is left in the middle of the balcony. Ethel wonders which way he will push his chair. Fan forgets all about him, and is hoping the old aunt won't come back

to drive her out of her seat. It is perhaps possible to say which way Jack would push his chair were Ethel alone; but there is no alternative now. Fan is companionless; besides, who shall positively say he does not relish her society? He takes Fan's vacated chair, and this brings him close to Ethel wishes Jenny would transfer her simpering countenance to the other end of the balcony and leave her at liberty to indulge herself in those sentimental, abstracted, and singularly becoming poses which she knows as well how to assume as a fiddler knows which string to scrape to produce a given sound. Fan looks surprised when she shifts her eyes from the glasses to Jack's face. Nothing could well be more uncomplimentary to Jack, who scowls down his nose at the people in the road, and thinks to himself what a fool he was not to see that she shifted her seat to get rid of However, he must stop where he is for a little time. He can't be going from chair to chair like a schoolboy; and he must talk to her, for it would be ridiculous to be at her side and not say a word.

But just now there is no great occasion to talk. The greasy-pole business has begun. Already a man, like a tight-rope dancer in an advanced stage of drink, has walked, sawing the air with his arms, a yard along the pole, and gone whizzing into the water with a cruel plunge, amid a roar, resembling the rumble of a goods-train in a tunnel, from the crowd. Another follows, and down he goes with his toes in the air; and then comes another, who folds his arms and appears mighty resolute, and looks steadfastly along the pole before venturing on it, and then takes a highly scientific step, and vanishes. Hereupon a band, that is moored on a raft beside the barge, strikes up some popular airs; roar after roar rises from the crowd as the men slip off the pole; the bright flags stream out merrily, and still the Committee-boat near the pier goes popping away from time to time, for the boatraces are not over yet. The wind, which has freshened slightly, has helped the tide to raise a bit of a sea; the dance among the boats is delightfully brisk. Up and down they go, sousing their small bows, and giving an effect of indescribable animation to the scene; and out at sea the passing vessels sail swiftly, stretching their black sides along the glistening water, and giving chase to the clouds with their piled-up visionary sails.

"Do you really care about the horse-play going on there?" says Jack, who has been watching Fanny staring through the glasses and admiring her laughing mouth.

"Yes, really. Surely it is not such elegant humour as to make one affect a liking for it?"

"It seems to me the stupidest part of the programme."

"Then you should talk to my cousin. Your taste and hers agree. Ours evidently don't."

"That's as good as saying that I am boring you. Pray, say so plainly, Miss

Rogers, that there may be no misunderstanding between us."

"You talk very oddly," she says, turning her head slowly to look at him. "What a pity you have such a bad temper! It is certain to prevent you from getting on in life."

"If you will think me bad-tempered I am sorry for it. As to getting on in life, I don't mean to try. What is there in life worth struggling for, I wonder? A woman's love, are you going to say? You would not be so ill-naturedly sarcastic as to make such an answer, I am sure."

"You talk like a boy who has tried for that and failed. I wish you joy. But really your temper almost deserves my wishing that you had succeeded. There! did you see that? He almost reached it."

"Reached what?"

"The pig. How pleasant to fall into the water on such an afternoon to the tune of 'All round my hat'!"

He looks at her with a gloomy face, and

turns to see Mrs. Matthews standing behind. That kind lady says—

"I am sorry we are so far from the harbour, Miss Rogers. I am afraid you cannot see the men on the pole."

"Perhaps it is best that I shouldn't," Fanny answers. "Mr. Huntley thinks the pleasure I take in the fun is affected, which is so kind of him. Isn't it, Mrs. Matthews?"

"Because you don't care for it yourself, Johnny, is that why?" says Mrs. Matthews.

"Where is the fun in seeing men splash about in the water?" grumbles Johnny, looking morosely at Fanny, and wondering that so frank and handsome a girl should be endowed with such a devil of a tongue.

"There, there!" shricks Fan; "the man has pulled the handle! Oh, did you see the pig fall out? Look at the creatures diving! The pig'll be drowned! it will! it will! I'm certain it will!"

Roar upon roar is coming up from the crowds. All about the barge the water is a mass of agitated legs and arms. The

band is playing with all its might. The naked boys on the raft turn head over heels with excitement into the water, and reappear all hair and nostrils. Men clap their hands; women hold their sides with laughter; the drowning pig is caught, and there go the hunters, making a long black line with their heads, swimming towards the barge.

So the best part of the regatta is over: the crowds surge away in all directions, and numbers of people stream on to the pier to witness the barge-race, which is always comical enough.

When Fan takes her eyes from the glasses to which they have been glued while the pig was in the water, she sees Mr. Huntley talking to Ethel, while Jenny and her mamma are standing together in the middle of the balcony.

"I am really quite tired of sitting," she exclaims, springing up. "You have given me a great treat, Mrs. Matthews. The pighunt was delicious."

And she glances at Jack, whom she is quite sure hears what she says. But he doesn't look at her. He is bending towards Ethel; and that radiant, lady-like creature is playing with the pretty little rings on her pretty little fingers, and lowering her delicate eyelids, so that the soft lashes look lovely upon her pale cheeks.

Fan walks into the drawing-room, for she makes herself at home wherever she is, and finds the old aunt asleep on an arm-chair.

"Oh," says she in a whisper to Jenny, who has followed her, "I was going to play the piano."

"Oh, please do; she," nodding towards the old lady, "is very nearly stone-deaf when she is awake, and must be perfectly stone-deaf when she is asleep. So you needn't be afraid of disturbing her."

"Let's have a duet, then. I know the galop tune—I forget what it's called—in Orphée aux Enfers. I'll play the bass."

Jenny knows the treble, and down sit the two girls, and bang goes the piano vol. 1. the bass wrong, of course. The old lady starts up in a fright, and glowers wildly at the performers. Mrs. Matthews comes in, and is presently followed by Jack and Ethel.

It was Jack who made the first move. He said, "Shall we join the others?" and Ethel of course answered, "Oh, certainly."

"What is that dreadful noise?" cries out the old aunt.

"It's my bass," answers Fanny, looking over her shoulder; and seeing the others watching her, she stops playing, gets up, and says, "I didn't know we had listeners."

"Isn't it time that we should be going?" says Ethel in her flute-like voice.

"Don't leave us yet," cries Jenny. "Let's all go on the pier."

"We dine at half-past five," replies Fan, "and mamma would wait till midnight rather than begin if she expected us home."

"Are you going to see the fireworks?" inquires Mrs. Matthews.

Jack looks interested.

- "I don't think so," answers Fan. "There's not much to see, is there?"
- "Unfortunately," says Mrs. Matthews, "the fireworks are invisible from here—all but the rockets, which one can see when they burst above the cliff."
- "What's to prevent us all going on the pier after dark?" Jenny says.
- "My dear, I'm quite shocked," exclaims Mrs. Matthews. "Young ladies going out alone on a regatta night! You don't know what you're saying."
- "I shall be very happy to accompany you," says Jack.

Ethel looks vaguely at Fanny; but Fanny answers smartly, "Oh, thanks; I don't think mamma would like us to be in the crowd after dark."

"Shall we have a boat, and look at the fireworks from the sea?" says Jack.

Ethel again gazes vaguely, and Jenny cries, "That would be splendid." But Fan says, "I wouldn't trust myself in an open boat at night for hundreds of pounds.

What should we do if we were seasick?"

"Eat lemons," answers Jenny seriously. "We can take a bag with us."

Jack laughs, and says, "After all, we might be drowned," and stalks away to the window. That laugh was rather forced, and Fan looks at him as he goes.

Ethel says sweetly, "Perhaps we had better make up our minds not to see the fireworks."

"A girl may never do what she likes in this world," says Jenny, who would seem by that to believe in a world where girls can do what they like.

"Jenny! Jenny! how can you?" cries her mamma.

But Jenny can, and is on the point of saying something more mutinous still, but is cut short by Fan, who asks to go upstairs to get her hat.

Jack would offer to walk home with the girls, but is afraid of Fanny. She is such an amazingly outspoken creature that there

is no telling but that she might say something to cover him with ridicule if he volunteers his escort. He looks hard at them both as they come in with their hats on, and stand saying good-bye to Jenny, and Mrs. Matthews, and the aunt. And then Ethel comes up with her soft shy step, and gives him her hand. He tells her as he looks into her pensive eyes that he hopes to have the pleasure of meeting her again. She makes no answer, but faintly smiles, and lets her head sink, by which she renders his polite commonplace as significant as a love-whisper. What a queer little strategist! The way she uses her pretty eyes will tell you how intimate she and her glass are. Fan bids Jack good-bye offhandishly, though her bluntness is rather qualified by a peculiar roguish twinkle in her eyes, which may mean anything. And then the girls go away, accompanied to the door by Jenny, who mumbles out that she knows they will be missing some fine fun by not going on the pier after dark.

The girls talk as they walk home.

- "They gave us a nice lunch," says Ethel.
- "Very nice. But they ought to have got the old aunt a sucking-pig. That would have made her happy."
- "I never imagined they would ask anybody to meet us."
- "What a pity! you wouldn't have been in such a hurry to dress had you known, would you, dear?".
- "Oh, I shouldn't have made the least alteration. I should have gone as I am. Jenny is a nice girl."
 - "Very."
 - "And I like Mrs. Matthews, too."
 - "So do I."

They are butting at each other in spirit, though under different impulses, over Mr. Huntley. Neither chooses to pronounce his name first; and yet one must, certainly. So subtle Ethel winds into the topic in this fashion—

"I'm not sure that I shouldn't like to

see the fireworks. They are always pretty. But of course it is out of the question."

"Yes; and going on the water to see them is still more out of the question, so far, at least, as I am concerned."

"Perhaps Mr. Huntley knows how to manage a boat."

"Just well enough to upset it, perhaps."

"Do you admire him?"

Pop! this is the first small-shot.

"Do you?" asks Fan.

"Yes," answers Ethel, doubtfully.

"What would you give to know if he admires you?" said Fan. "Would you give ten shillings?"

"Not sixpence—as if I care!" replies Ethel. "He has got rather good teeth."

"And a rather good nose," said Fan.

" Yes."

"And not bad eyes, and a manly figure, and an agreeable smile, and altogether is just the sort of fellow you'd like to spoon with, not meaning anything serious, you know—just keeping him by you until old

Mr. Moneybags comes creaking forwards with his old teeth shaking in his old gums, and his old gouty foot in a hundred yards of flannel."

Ethel laughs quietly, and says, "Would you mind spooning with him too, dear?"

"I'll tell you later on, my love."

Again Ethel laughs quietly, and after a short silence, says—

- "What makes you think I should care only to marry a rich old man?"
- "Because you have such an immense opinion of yourself, dear."
- "Oh, is that the reason?" says Ethel, gulping down this pill with a laugh. "Why shouldn't I fancy a rich young man?"
- "I am sure I don't know," answers Fanny impatiently. "How fond you are of talking about yourself! Why can't you be satisfied with *knowing* that I think you very pretty? There! I say so now. Once will do for always, and as I am not a man, you won't want me to repeat it."

- "Well, I can't help being vain if you praise me like that. But I'm sure I didn't know I was vain. I try not to be. But people are dreadfully misjudged in this world. Fancy Mr. Huntley asking me if you didn't pretend to like the pighunt merely for the sake of being thought odd?"
- "Mr. Huntley is a stupid young man, and were he here I should tell him so."
- "It was the same with your eye-glass. He said he was looking at it when you were holding up the opera-glasses, and noticed that it neither magnified nor diminished objects a bit, and couldn't therefore be of any use."
- "He must be very good-natured. I suppose you were highly indignant to hear him talking of me in this way?"
- "I only repeat what he said, dear, to show you how the best of us may be misjudged."
 - "And what did you say?"
 - "Oh, I allowed him to talk on. I paid

no attention. What could it matter what he said."

"You paid no attention, and that's why you remember so clearly." A pause. "I hope he'll call. I want to know him better. What you have said piques my curiosity. I wish you hadn't repeated his nonsense. A man pays a girl a dangerous compliment when he notices her drawbacks."

"Don't go and fall in love with him, Fanny," says Ethel, looking at her cousin out of the corners of her eyes. "What would Colonel Swayne say?"

"Oh, I'll pass Colonel Swayne on to you, dear. He is quite rich enough to ensure a warm reception."

So our two cousins reach home, offering stinging-nettles to each other's nose as though they were pleasant-smelling flowers.



CHAPTER IV.

ON THE SANDS.

THEL has a headache next morning, and breakfast in bed. Our little friend is fondest of bed when she should be getting up; and if she could have her own way would rise at two, and get dressed by five, and begin to live at about ten o'clock at night. Nature evidently intended her to be a woman of fashion, and scarce gives her an ache or a pain but that has a drawing-room flavour about it.

Fan, however, has no opinion of Ethel's

headaches; and when she looks into her cousin's bedroom, and sees the pale face and amber hair upon the pillow, and the chintz curtains (lined with pink) covering the windows, and smells a perfume of eau-de-Cologne, all that she says is—

"Ah, I understand. You want your breakfast here. Very well: I'll tell Charlotte to bring it up."

"Really, dear, my head is very bad," says Ethel in a weak voice, and her small white hand feebly raises a cambric pocket-handkerchief to the cold white forehead that ought to be throbbing, but that looks very much as though it wasn't.

"Get up and take a cold bath," exclaims Fanny. "There's nothing like cold water for the headache."

"I'll make an effort to get up presently," answers Ethel wearily, and her hand drops languidly upon the counterpane as if she hadn't the strength to hold it up any longer.

Fan goes out humming a tune. She

knows that Ethel is as well as she is, and feels a kind of scorn for the yellow-haired Instead of talking in a weak voice and letting her hand drop here and there like a dying person's, and looking out of the pillow with the half-closed eyes of suffering, why doesn't Ethel say, "I am very comfortable here and don't want to get up vet awhile. Please send Charlotte with my I am perfectly well, and only breakfast. feel lazy this morning." That is how Fan would talk. "But she is wonderfully pretty," is Fan's magnanimous reflection. And certainly the little bed-lover's face on the pillow looked like an exquisitely-tinted cameo.

The routine of life at the cottage is a rather dull affair. Even Fan will mope at times, and stand with clasped hands at the parlour window and glower at the sunshine, and hate the statue in the middle of the lawn for being always there and eternally simpering at nothing. Mamma is not good company. She sits in corners and is always

sewing, and goes to bed early, and is rather too literal to be very entertaining in con-She is a very good mamma, versation. mild and patient, and thoughtful for the comfort of others, working very hard with her needle for Fanny and herself: being indeed oppressed with a hallucination which dates from her husband's death: to wit. that she is poverty-stricken, which she is not, though her income is a small one: and that unless she keeps her needle incessantly going, she and Fan will be reduced to rags. On the strength of this queer, if useful, misapprehension, she has purchased a sewingmachine: and Fan finds the noise of it distressing, for she thinks of the tired old leg that keeps it going, and how worthless the weary action of that leg is: for what little sewing Mrs. Rogers does with the machine, comes undone at the third or fourth washing.

Ethel might make Fanny a good companion, but she doesn't. She is always, somehow, in her bedroom: either arranging the drawers there, which she keeps scrupulously locked, or biting the end of a motherof-pearl pen whilst she thinks out a rhyme for some bits of metrical nonsense, which she commits, in company with other bits of nonsense and a quantity of dead leaves, to the highly-perfumed pages of an album; or else she is trying how her hair looks done so, or pulling open her eye before the glass She doesn't much care to stare into it. A novel which Fan will about reading. swallow and forget in an hour, Ethel will take three weeks to get through; but then she reads every word, and marks her places with embroidered satin, and underscores passages with a pencil, and thinks it all very beautiful and true whether it's stupid or not.

In truth, Fan finds life duller than Ethel does. She has a brisker imagination, maybe: she is rather restless, and without exactly knowing what change she would choose were choice given her, feels as a decided conviction that things in general are

a good deal duller and emptier than they ought to be.

This morning, after breakfast, and when she has told her mother about the regatta, and drawn pictures in exaggerated colours, at which mamma has stared: as if girls of Fanny's temperament don't always talk faster than the truth and put things in black and white, having too much briskness of spirit to care for or think about the advantage, in an artistic sense, of neutral tints: after this, I say, Fanny cleans the canary's cage, and waters the plants in the windows, and goes into the kitchen and has a talk with cook about dinner: and then having no disposition to sew (her mother rarely asks her help: she sews very wildly, and breaks a score of needles in no time), she almost resolves to go and quarrel with Ethel; but figuring with some disdain the meek replies and fluttering smiles and patient reproachful droppings of the head which her aggressions will provoke, she determines to put on her hat and go for a walk.

It is eleven o'clock. The breeze which fell at sundown yesterday has risen again this morning. They have stripped the town of the bunting that decorated it; but the sunshine and the people and the shopwindows with their gleaming glass and gatherings of bright colours, and the masts of the vessels at the bottom of the High Street with the space of distant white sea shining against the sky, make such a holiday scene as flags could in no wise improve.

Fan tells her mother she is going on the sands, and taking an umbrella and a shilling novel with her, off she walks, showing as fine a figure and offering as fresh and handsome a face to the glowing daylight as one need care to see.

There are numbers of people sailing or rowing in boats about the harbour and in the shifting water outside. At the end of the embankment which does service as a second pier, and which is the foreground of the loveliest stretch of black rocks and brown sand and brilliant white cliffs, and a

bay of blue water with a distant stretch of pale green fields and shadowy delicately pink-flushed mountains, are some boys fishing: they swing their legs over the side, and the water is so clear and still beneath them that their faces look up as from a There are people at the end of the pier watching a smack battling with the Her red sails are full and subtle tide. round: she spreads a great space of foam at her bows: the men on board of her hang idly over her side; and the distant line of coast behind her, with the long miles of running foam-tipped water and the big white clouds which make a background for her sails and vividly define their swelling outlines, submit a picture of wonderful life and colour and freshness.

Fan walks gingerly over the hundred yards of shingle that lie between the pier and the sands, and makes for the shelter of an old broken-down bathing-machine which stands high and dry on the fine white sand under the cliff. The crowd is down by the water's-edge. The tide is low: the sands from high-water mark are broad and ribbed and hard; and behind a row of bathingmachines, standing half-wheel high in the water, are a dozen women in hideous caps and monstrous gowns, some yellow, some of the colour of sea-weed, bobbing up and down, and pretending to be very bold until a wave breaks near them or over them, when they flounder towards the bathingmachines and screech out. Some distance off are more machines which disgorge at various intervals a quantity of lean and forked figures, who strike the water madly and swim as if for dear life, and sputter and cough, and vanish and reappear, and run in and run out, and altogether look rather like the picture of the cannibals when "Robinson Crusoe" fires them.

Children paddle in the water, holding their clothes as high as their armpits. Stout females, too, are not wanting, who have removed their sand-shoes and stock-

ings and stand in the water to the depth of their insteps, or, at least, to the depth of where their insteps ought to be; and on legs of which a nobleman's footman might be proud. They make immense bundles of themselves, resembling from a distance the Saturday's washing coming home on legs; and not daring to look away from the water lest a wave should catch them unawares, shout to 'Arry or Dick or Hemerley to come on: but the individuals thus exhorted, who are generally very small and cold and naked, refuse to come on flatly, some of them apparently being under the impression that they shall no sooner touch the water when up must spring an immense crab to devour them entire.

The band that ought to have exhausted itself yesterday is here, blowing away in the middle of a crowd of listeners; and here is the Alderney milkman again, and the man with Bath buns, and brown females with importunate voices and trays of brooches, and Punch and Judy of course,

and several barrel-organs, and three sets of niggers who defy one another and the organs and the band with their clackers, and delight miscellaneous audiences with every portion of their performance but that in which the shell goes round for halfpence.

A man comes up to Fanny, who has settled herself on the soft, warm sand, and who imagines no living creature will notice her; and, putting on a fascinating smile, holds up a photograph on glass, in a gilt frame of surpassing splendour, and asks leave to take her likeness. The inducement offered by the specimen of art which the genteel man holds between his thumb and forefinger, the calves of his legs rounded the while and the tails of his coat standing out like a pair of pump-handles, is, it must be confessed, not irresistible; for it pictures a stout female in ringlets, with her eyes advanced like a lobster's, and with an expression on her face which intimates that she must sneeze, whether it costs her another shilling or not.

At all events Fan declines the genteel man's invitation.

"Take you as you harr, miss. You needn't rise. There's the happaratus. The back of this machine 'll make a lovely ground, with a view of the cliff in the distance," says the genteel man.

"No, thank you."

"Just for your sweetheart, miss. Frame and hall elegantly mounted, price vun shillin'. Something for him to hang up in his boodwar, miss, to hentertain his eyes and console his feelins vilst he's shavin'."

"Get away, pray," says Fan. "I'm not an excursionist. I don't want my likeness taken."

"Just vun shillin's vorth, miss—as you harr now—with that pleased expression in your eye, miss."

"Why on earth can't you take no for an answer? don't you hear what the lady says?" exclaims a voice on Fanny's right: and the genteel man walks off and leaves Mr. Jack Huntley pulling off his hat to Fanny.

- "How do you do?" she says, wondering where on earth he springs from.
- "Pretty well, thank you, Miss Rogers," he answers, looking as though he feels somewhat doubtful of his reception. "I saw you from the pier."
- "Did you? You must have a good sight;" and she looks towards the pier, which is some distance off, and at the line of hats, wideawakes, umbrellas, and faces with indistinguishable lineaments that decorates the parapet of it.
- "I caught sight of you as you passed on your way to this machine," he says. "Don't let me intrude. I am not sure that I should have spoken had I not thought my interference called for by the photographer's impudence."
- "I am very much obliged to you for your interference. This makes the second time in two days that you have come to my relief."
- "I should be very glad of the chance every day," he answers, looking down at

the novel in her lap. "But you haven't told me whether I am intruding or not."

"Really, I am glad to find that you add bashfulness to your other virtues. You don't intrude."

"Please spare me this morning, Miss Rogers. You were hard enough yesterday."

"And you were very kind. Take this glass and put it to your eye and see if it helps your sight."

She puts down her umbrella and takes off her hat to pass the silk guard of the glass over her head. Her hair looks magnificent in the shadow in which she sits. Jack's fingers twitch to help; but all the same he is surprised by her action and doesn't take the meaning of it.

"Now will you tell me that it doesn't magnify?" she says, holding out the glass.

He puts it to his eye and looks at her through it.

"It makes things a little clearer, I fancy; doesn't it?" he asks.

"Oh, I am glad you have found that out.

Perhaps you will think now that I use it because I want it."

- "I never doubted."
- "Oh, pray don't. Try to remember what you said to my cousin yesterday," and he colours up and gives her back the glass, and says, "It's not fair to repeat things."
- "Why do you stand? I am not so angry that I want to tire you. There is room enough on these sands for a seat."

He finds one pretty close alongside of her, and then she says, whilst she digs out heaps of dry spangled sand and lets it pour like water through her fingers—

- "You didn't believe I enjoyed the pighunt."
- "No, and I don't think so now," he answers defiantly. "You are too clever—no, cleverness has nothing to do with it; you are too womanly to find anything amusing in rough, meaningless horse-play."
- "Surely, Mr. Huntley, you must think you are talking to my cousin, Ethel Saunders."

- "Not at all."
- "Ethel might relish your compliment. But how do you know I don't think it impertinent?"
- "Why should you? Miss Saunders I suppose told you what I said to her yester-day about you; that I didn't think your eye-glass genuine, and that I was also suspicious of your enjoyment of the pig-hunt: I am still of that opinion."
 - "After all, it's no business of yours."
 - " No."
 - "And so of course I don't care."
- "Quite so. But you don't ask me why I think these things."

He has thrown himself back on his arm, and his hand like hers is busy with the sand.

- "I tell you I don't care."
- "But I am resolved you shall know."
- "You are going to say something complimentary or you wouldn't defy me. I can imagine all you can invent, and so please spare yourself unnecessary trouble," says

Fan, suddenly remembering that her hat is off and putting it on quickly.

He remains silent. Some queer-looking men and women come sauntering by, and stare hard at the pair as they pass. The strains of the band playing down by the water's-edge come sharply up on the wind; the surf roars hollowly: the sea is like a sheet of tumbling silver, and the crowds upon the sands fill the eye with shifting colours.

- "How pretty those masts look behind the pier," says Fan.
 - "Very," replies Jack, dryly.
- "Are you fond of pretty things?" asks Fan.
- "When they are good-natured," rejoins Jack.
 - "We always like our opposites."
- "You're annoyed because I spoke to Miss Saunders about your eye-glass."
- "Yes, I was, because I think people ought to mind their own business."
 - "Oh, certainly people ought to mind their

own business," says Jack, with increased stiffness, making the sand spurt through his fingers with the grip he takes of it.

"But there's an excuse to be made for you," says Fan; "you have no business, have you?"

- "I beg your pardon?"
- "You're an idle man, you told me."
- "Did I? When?"
- "No, I was told so by Jenny Matthews."
- "Oh, you'll always find Jenny communicative," says Jack, with a sneer, which Fan doesn't see, for his mustache hides it.
- "Yes, she told me a good deal about you: how old you are; and that you were in the War Office, and danced well."
- "Really! and you preferred looking at the pig-hunt to listening."
- "Very likely. But who can remember such trifles?"

Here Jack stares about him as if he means to get up and go away. Fan with an unconcerned face reads the title of the shilling novel in her lap.

- "Where's your cousin this morning, Miss Rogers?"
 - "In bed."
 - "I hope she is not ill."
 - "Not in the least."
 - "How very pretty she is."
- "Extremely pretty. If I were a man I should fall in love with her. Of course you like golden hair?"

He makes no answer, but stares hard at the masses of sheeny bronze which her hat crowns.

- "I asked you if you like golden hair," says Fan turning round to look at him.
- "Very much," he answers, and fixes his eyes on the sky and strokes his mustache.

She thinks his profile very handsome, but her peeps have not exactly the same audacity that first characterised them.

- "Is Miss Saunders staying here for any length of time?" he asks rather languidly.
 - "She lives here altogether."
 - "Indeed! with you?"

- "Yes; with mamma and me. She is an orphan."
- "Poor child! That should recommend her as a wife."

The dissimilarity of the meanings thus coupled makes Fanny laugh. Jack turns his head lazily and stares at her.

- "Isn't a good wife a woman without parents?" he asks.
- "You have been reading some book of American humour lately, I should think," answers Fanny, with a toss of the head.
 - "Oh, then, you like mothers-in-law."
- "Yes, love 'em dearly. My experience is so very great, you know," rejoins Fan.

Jack lays his head back again, and jerks his hat over his eyes.

"How pleasant the sands are to lie on," says he. "I shall always come and sit under a bathing-machine for the future. Do you know, Miss Rogers, I like Havenstown. I shall go into lodgings, I think. Can you recommend me an honest landlady?"

"There is no such thing. You had better stop in your hotel. If I were a man I should live in hotels."

"And if I were a girl what should I like? I should like to be Miss Rogers," says Jack, thoughtfully, and as though he were speaking to himself.

She stares at him a moment, and exclaims, "I shan't ask you why; so I hope you did not make that remark in expectation of being questioned."

"What a quarrelsome pair we are!" he says, sitting suddenly erect, and laughing. "I wonder if quarrelling is a sign of anything."

"I came here to read," says Fan, "and I have not opened my book yet."

"You must blame the photographer, not me," he answers, getting up and brushing the sand off his coat. "I'll go in search of Jenny Matthews. She is somewhere on the pier, and is amiable enough to be tolerant of my company. Good-morning."

He raises his hat, she bows without

speaking, and he walks off, leaving her apparently absorbed in her book. But when he is a short distance away she lifts her eyes and sends them after him. His figure is a very good one. There is beauty and strength in its lines, and his head sits on his shoulders as if he had learnt the trick from a long course of parade. A man in black trowsers and white shoes—exquisite combination!—the trowsers too short for him, and a thing like a towel round his hat to keep the sun off his back, ploughs through the sand, passing Jack Huntley: and Fan sees the difference between the gentleman and the cad. Her eyes drop down on the book again, then take another look at the receding figure. A dazzling height of cliff is on his right, the base strewn with blocks of chalk which have fallen, and lie there to await a tedious burial by the The pier in the distance shoots out from behind the cliff. The tide is coming in, and diminishing the breadth of sands, and compressing the crowds who still cling

to the skirts where the breakers come tumbling along; and Jack, instead of making for the pier, turns off and aims for the crowds, lighting a cigar as he goes.

It is plain that he has nothing to do, no appointment to keep, no friends to join, and that he would have stopped by Fan's side as long as it pleased her to sit, but for that hint of hers about her book.

This makes her reflective. Her eyes grow beautiful when she is thoughtful—deep, and vague, and luminous; her lips part, and a quality of indescribable sweetness steals into her face.

She shuts the book in a pet, and gets up. One should think that she has an artificial character that is a habit: the exaggerated illustration of a candid, liberty-loving mind, graceful enough in its internal movements, but borrowing a certain coarseness from her mode of expressing it. That character will come uppermost, even over moods the most tender; and you may see it ruling her now as she walks from her resting-place, casting

quick, defiant glances in the direction where Jack has become one of a great mob, as though her sole object in life at that moment is to avoid him.

She has half a mind to go home; but it is early, and there is nothing to be done at home, at least nothing that she feels disposed to do. Then she has half a mind to go on the pier, and then she looks back at the bathing-machine and thinks she can hardly do better than return to the grateful square of shadow it throws.

It ends in her making for the embankment, which will bring her very near to the surface of the cold sea. Meanwhile she wonders at her own restlessness, and fancies she cannot be far wrong if she puts it down to the heat.

The boys, with their fishing-sticks and mugs of log-worms, have left the embankment, and are gone to fish from the steps on the pier. In their place is an old clergyman on a camp-stool, with an umbrella large enough to carry him into the sea, should a

puff of wind get under it, and two old ladies, likewise on camp-stools, one of them reading aloud. But the pier is crowded. You can hear the band playing down on the sands, and see the people walking on the white cliffs beyond. The town makes a pretty semicircle viewed from this embanked bit of shore. The windows of the houses blaze in the sunlight; there are flagpoles in all directions, and from most of them flags are streaming; some coal-brigs lie close against the wharf, and carts and carriages go rumbling by; and behind is a row of small picturesque houses, backed again with the roofs of the houses built up the hill, and the whole crowned with the fretted spire of St. Michael's Church. Sounds travel shrewdly. You can hear a man crying out his wares there upon the cliff to the left, and the voices of some excursionists (possibly drunk), singing in a boat that looks but a speck on the blue water of the bay.

Fan walks the whole length of the em-

bankment, leaving the old clergyman and the old ladies some distance behind, until she comes to the spot where the shore terminates in rocks, and here she sits down.

This is a breezy place for a hot June day. The wind brings up the salt smell of the seaweed and the nameless intoxicating odour which it gathers in its passage across a wide extent of sea. Among the rocks the water is like crystal; small pale crabs waddle stealthily across the seaweed, and vanish in the liquid sand at the bottom of the pools; and not a stone's throw is the sea-line, crawling in long brilliant ripples around and over the rocks.

Fanny tries to read, but she finds her book insufferably stupid. Her eyes direct themselves from time to time towards the crowd on the pier. She might find a more picturesque sight were she to look the other way; for the bay at this moment is a miracle of beauty, with its soft blue laughing water now and again darkening under the shadow of the white clouds, and the

sailing-boats darting here and there like sea-gulls, and the distant shore, wooded and luxuriantly green where it bends to meet the lowering cliff, then taking fainter and more delicate tints as it stretches southwards, and melts upon the sky in an ethereal shadow.

There is a yacht about a mile off making for Havenstown, but the wind is right in her teeth, and she must beat every inch of her way; and what is more, on the starboard tack her pace is bound to be slow, for there an eager current is right under her bows.

She is just going about when Fan notices her. She is a schooner, well loaded with canvas, carrying a main-topsail and a big jib, and as she comes round on her heel her sails shake and rattle like flags. She has a small blue triangular flag at the main. The people at the end of the pier are watching her, and Fan finds herself watching too. She certainly has one of the handsomest hulls that ever a shipbuilders'

yard turned out. As she comes up a little to the wind, and stretches her lovely length along the flashing water, you see her as she deserves to be seen. She is heading for the bay; her copper resembles dark red gold upon the sea, which the dancing waves vein with streaks of flashing silver. She is a straight line upon the water, with a bow curve of exquisite grace, and a round stern. She lies well over to the wind. The fairest picture are her spacious sails, hollowed by the pressure, with a soft shadow on the centre of each. Fan watches the effect of her progress, which seems to make the land with its fairy tints stream like a vision under her stern, and marks the white ropes of foam which coil about the vessel's bows. The yacht moves slowly, though with speed enough, considering that she has a two and a half knot tide against her, and that she is so hugging the wind that her main-boom is very nearly fore and aft. Her beauty charms the girl, and rivets her eyes, and takes her in fancy to the climes which such

a vessel could visit. She has read of the south, and so is idealistic in her reverie: she pictures the Mediterranean—a blue, calm, tideless sea; low-lying shores, wooded with Oriental luxuriance, shady villas peeping here and there, with every foot of the green land famous in story. What realms of sunshine and poetry, of aromatic breezes and shining temples, and deathless memories lie far away behind the gleaming line of the horizon there! The yacht heads straight into the bay, then down goes her helm, and round she flies, shooting far into the wind's eye ere her sails fill. It is plain she is coming into the harbour, for they have hoisted a signal for a pilot.

That signal seems to create a panic among the crowd of boatmen on the shingle there, where some wherries are lying high and dry. They have been on the look-out for it ever since they first sighted the yacht; and now they see it, and make a rush. Who shall be first? A dozen men flounder, and scramble, and tumble; the boats, float-

ing close against the shingle, rock furiously as the heavy fellows jump into them; out fly the oars, and ere you can count ten, three boats are being urged at a swooping pace through the water. It's a neck-andneck race, as exciting as any that took place in the regatta. There are Bill Fish and Joe Harding in one boat, and Sam Kent and Michael Morris in another boat, and Harry Sandwell, who squints, and Isaac Williams in the third boat. And, lord! how they pull! Their hair is over their eyes, and their eyes seem over their cheeks, and their cheeks are as red as the copper of the yacht they are making for. They are cheered as they sweep past the pier, and the crowds surge and blacken the sides to watch them. Hurrah! Bill Fish and Joe Harding draw ahead; they pull strong oars, and drive the wherry through the waves, soaking Bill's back to the skin; Harry and Isaac give in; Sam and Michael persevere; and now you think they are going to win, and now it is certain they are dropping astern,

and now you are cock-sure that Bill's and Joe's boat will fetch the yacht first.

But all this has taken time; and Fan, pulling out her watch, finds that it is drawing near lunch-time. She rises and walks slowly towards the town, and as she advances she looks askance at the crowd at the foot of the pier, and her eyes grow dreamy.



CHAPTER V.

MR. HUNTLEY CALLS.

THEL is downstairs when Fan gets home. Her headache is quite gone, and her face looks marvellously smooth, and sweet, and clear. She is in the dining-room with Mrs. Rogers, who of course has her work-table at her side, and a pair of stockings in her lap.

Fan walks in with her hat on, and throws herself into a chair.

"This hot weather makes one awfully tired," she says, with a note of pettishness in her voice.

- "Have you had a pleasant walk, dear?" asks Ethel, who is sitting in a highly composed and perfectly lady-like fashion in an arm-chair, with her hands before her.
 - "Middling. Are you better?"
- "Much, thanks. You look rather tired," says Ethel, glancing at Fan with just a touch of speculation in her eyes.
- "Mr. Huntley asked after you. He wanted to know where you were, and I told him in bed," observes Fanny, caressing the carpet with her foot, and looking at the table which is prepared for lunch.
 - "Did he?" says Ethel, with an instant's effusiveness, for she corrects it in a breath. "Where did you meet him?"
 - "On the sands. We sat together, and had a pretty long chat."
 - "Is that the Matthews's friend?" asks Mrs. Rogers, threading a needle.
- "Yes, Johnny they call him," answers Fanny.
- "I wonder if he will call?" says Ethel indifferently.

"I shouldn't be surprised," puts in Mrs. Rogers, not taking the faintest interest in the matter.

"I hope you told him I had a headache when you said I was in bed," says Ethel.

"No, I didn't speak of your head-ache."

Ethel smiles to show that she is not at all annoyed, and remains silent.

"The sands are awfully stupid without a companion," continues Fanny. "Mammy, I'm rather sick of Havenstown. The people are very vulgar, and everything belonging to the place is fearfully stupid. I wish somebody would marry me, and take me away. I should like to go to Greece."

"To where?" exclaims Mrs. Rogers, looking at her daughter over her spectacles.

"Or to Italy, or the Holy Land—anywhere where things are new, and where there are no boatmen, and sand-shoes, and barrel-organs." "Well, my dear," says Mrs. Rogers, recovering her composure, and going on with her darning, "what you must do is to marry a rich man, and then you will stand a chance of seeing the whole world. There are, no doubt, very many wonderful things to be seen."

"You should marry a sailor," exclaimed Ethel softly, "and go long voyages with him."

"Get married yourself first, my dear," answers Fan, tossing her foot a good height under her petticoat, "and then I'll give you leave to advise me."

She is evidently in the mood to find Ethel's serenity trying. Ethel gently shakes her head and says, with her pensive eyes slightly upraised, "Who would have me?"

"Oh, your time will come, Ethel," exclaims Mrs. Rogers, with a comforting nod. "But don't be in too great a hurry. Marriage brings many troubles; but when a woman's alone, she only has herself

to think of ..." and so she vapours on with her homely wisdom and homely stitches.

Fanny watches her, and you may see by her eyes that she softens. Indeed, the girl loves her kindly toilsome mother, and never utters a peevish word to her but that she will make haste to kiss the impression away. She pulls off her hat and carelessly pushes her splendid hair off her forehead. There is always a roughness about her hair, quite undesigned on her part, though no other way of wearing it could better illustrate its richness and beauty. Her fine eyes take a southern darkness under the shaggy tresses, and there are moments when she looks queenly.

Even Ethel's profound self-satisfaction can find something to admire and envy in the rough, grand grace of Fanny's aspect at times. But then Fanny ought never to wear a hat; the costume that makes her sumptuous is a ball-dress; expose her

glorious throat and neck—place a white flower in her piled-up hair—let the graceful length of her full and superb arms be seen; hers is a white beauty to billow under the foam of tulle and blonde; something like an English goddess is before you then, for all that she owes to nature must inevitably lose by art; and to decorate a single point is to weaken the whole generous and glowing effect by disguising a beauty.

"There is one thing about Ethel which I think everybody must admire," she says, in a lazy way; "she never by any accident troubles herself with thoughts of getting married."

- "No girl does, ever," answers Ethel.
- "Oh, I don't know about that," says Mrs. Rogers.
- "I am sure Fanny doesn't," continues Ethel.

Fan looks at the white and gold thing in the morocco belt to see what it means, and says vigorously—

- "Fanny does, then, pretty often. But she is simple enough not to mind owning it."
- "Hasn't the heat upset you a little, dear?" Ethel asks, with much soft sympathy in her voice and face.

Fan doesn't answer her. Ethel smiles, and lies back and looks pensively out of window.

- "There!" exclaims Mrs. Rogers, heaving a big sigh. "Thank goodness these stockings are done."
- "You ought to take a walk this afternoon, mammy," says Fan. "You haven't left the house since I came home. I'll go with you if you like."
- "It must be a country walk," replies Mrs. Rogers. "I can't endure the glare of the pier."
- "Very well," says Fan, who had no intention of walking again that day, but who will go very cheerfully for her mother's sake. "Will you come, Ethel?"
 - "If you will wait till the evening. It

will be dreadfully hot this afternoon, won't it?"

Fanny gets up, and walks out of the room.

There is a subtle restiveness about Fanny's manner at lunch, and Ethel notices it. I am inclined to think that there is a penetration in those pensive blue eyes capable of taking notice of very delicate signs indeed.

When Fanny talks, her speech is quick; but she is often thoughtful too, and twice Ethel addresses her and gets no answer. As for our golden-haired little friend, she looks all the better for her headache. It may be the heat that gives a delightful touch of languor to her eyes. Her complexion is surpassingly clear; she has dressed her hair with a curl down her back, and it rests like a sunbeam on the muslin, through which you may see her marble shoulders.

Something in Fanny invites her, and she vol. 1. 10

is aggressively sweet and gentle in the remarks she makes to her. But Fanny chooses not to be quite so smart with her as is her custom when Ethel is unusually luscious.

When lunch is over Ethel goes into the drawing-room—the coolest room in the house. She pushes a sofa into the baywindow, lowers the blind, and takes a book and a fan. She is always provided with a smelling-bottle. No two things match better than the gold-mounted glass and the girl's delicate nostrils; and she knows it. She makes a coup-d'œil like one of Sir Joshua's pictures—one misses the high-girdled waist, but that is all—as she rests full-length upon the fancifully-printed chintz.

You may see her amber hair above the Russia leather of the book of poems she has taken up, and the little snow-white fingers that hold the volume; also the dainty swell of her bosom, the silver clasp of her belt, the long white muslin dress

frothing over the sofa, and the sole of one small boot, high-heeled and tipped with steel.

Is it nature that teaches her her graceful attitudes? is it her beauty that makes them lovely? Somehow those thin and slightly-parted scarlet lips, which are just visible under the book that hides the rest of her face, look rather cruel; but this perhaps is owing to the contrast of her yellow hair. Yet red and gold the ladies say are a pretty match: certain it is that red and gold can make a very lovely woman.

Fanny stops in the parlour waiting for mamma to get ready for the walk. Mamma is in no hurry. Some sewing must be finished before she will consent to shut her work-box; and Fanny restlessly turns over the pages of the novel she took out on the sands with her, seeking for any passage in its pages to detain her attention, and finding nothing worth reading but the quotations from the poets at the head of the chapters.

Mrs. Rogers goes to her bedroom at last. When Fanny comes downstairs she pushes open the drawing-room door to look at Ethel. The soft blue eyes gaze back at her over the top of the book of poems, and Fan says—

"Is lying down good for the complexion?"

"Why do you ask, dear?" the innocent dove answers. "Your complexion is very nice, although I think you unnecessarily expose yourself at times."

"If anybody calls whilst we are out, be careful to be caught as you are," remarks Fanny. "The attitude is not to be improved; it is wonderfully elegant and chaste."

Ethel mutters something in a low voice.

"What do you say?" cries Fanny, who thoroughly dislikes the vivâ voce soliloquies her cousin sometimes indulges herself in.

"Nothing, dear; I was only thinking aloud," answers Ethel with a provoking smile. "I hope auntie and you will enjoy your walk." And she lifts up her book again.

There is no angering her; there is no moderating her conceit; she is finely-painted marble; and Fanny, with her glowing eyes and splendid physique and sumptuous nature, only bruises herself in butting at her.

It is past four when Mrs. Rogers and Fanny return home. There is a shady lane, nearly a quarter of a mile long, some short distance from the cottage, with high green banks and cool draughts of air which run circling down the trees, bringing with them voices from the twinkling leaves; and there Fan and her mother have been lingering, mamma especially enjoying the sweet smell of the woodhine and the white roses and the clover that stock the green fields. They are both tired by the stroll home, for the sun wearies as a five mile winter walk would not. Fan lingers a moment at the door to detach a rose, whose weight has broken its slender stem, while Mrs. Rogers goes upstairs.

"Fanny," whispers Ethel, creeping out

of the drawing-room, "Mr. Huntley is here. The servant showed him in, not knowing that auntie was out, and he found me asleep. Wasn't it stupid?" And she re-enters the drawing-room, Fan following.

The chair Mr. Huntley is seated on is pretty close to the sofa; and the book of poetry and the fan on the sofa may easily inform Fanny where Ethel has sat during the tête-à-tête. Ethel has a bit of colour on her cheeks and looks lovely in the sobered light of the room. She takes a cane-chair near the table, and leans her head on her small hand, and some threads of her gold hair curl over her fingers.

Jack has somehow a rather foolish face upon him when he gets up.

Fan says, "How do you do?" and bows and goes to an arm-chair, apparently manœuvring, for some reason known to herself, to avoid shaking hands.

There is a short interval of awkward silence which Ethel relishes, and Jack looks askance at Fanny, who presently asks—

- "Have you been here long, Mr. Huntley?"
- "About half-an-hour," answers Jack.
- "Mamma will be down in a few minutes," says Fan.
- "I shall be very glad to meet her," replies Jack.
- "Men are always glad to meet elderly ladies," remarks Fan.

Ethel turns her eyes slowly on her cousin, but takes care to glance swiftly at something else when Fan looks at her. Jack can find nothing better to do than pull his mustache.

- "I have been apologising to Miss Saunders," he says, after another awkward interval of silence, "for waking her."
- "Mr. Huntley found me asleep, dear," observed Ethel explanatorily.
- "So you told me just now," says Fan.
 "I left her in a very picturesque attitude,
 Mr. Huntley."
- "I found her as you left her," answers Jack.
 - "It's like one of those old pieces of

poetry, where Damon finds Chloe sleeping under a tree, isn't it, Mr. Huntley?" says Fanny. "I once saw a picture of a nymph sleeping and a shepherd looking on, with his hands spread out and his mouth open, and I couldn't help thinking that the nymph appeared very much as though she knew the shepherd were looking at her. I wonder if people were really innocent and simple, and minded sheep in what is called the pastoral age?"

- "I should like to have lived in that age," says Ethel, in her plaintive voice.
 "How very becoming the costume was!"
- "Any costume becomes a pretty woman," answers Jack, looking down, so as to avoid seeming to address either of them.
- "Ethel is thinking of china shepherdesses in pea-green summer-houses. That's not the pastoral dress," says Fan.
- "I didn't say it was, Fanny," replies Ethel, rather quickly.
- "Well, now, what is the pastoral dress?" says Fanny, banteringly.

"A crook and a flute, and some lambkins, and a church on the horizon, isn't it?" exclaims Jack.

"It's powdered hair, at all events," observes Ethel.

Fanny gives a loud laugh, and cries, "And crinolines, too! Oh, do say crinolines, too, Ethel! Oh, please be perfectly ridiculous, dear!"

"One at a time," answers Ethel gently, and glances at Jack, who, however, is looking at Fanny.

"Fancy powdered hair in the year one, when the pastoral age began! Then Adam must have worn a wig, and gone down to the House of Commons in a coach-and-six!" exclaims Fanny.

"That was a celebrated occasion," says Jack, dryly. "I have heard my grandmother speak of it."

Fanny laughs loudly again, with more excitement in her voice than the occasion seems to demand. Ethel sits perfectly composed, smiling. One little foot beats

the ground softly; but her eyes are all sweetness, and the expression of her face suggests a pretty amusement at her own ignorance.

"If you want to see perfectly elegant costumes," says Jack, "you must look at the crowd on the sands. What do you say to a blue velvet pork-pie hat, with white feathers, the size of cockle-shells, encircling it?"

"Hideous!" says Ethel.

"Are you like Mr. Alfred Jingle, an observer of men and things, Mr. Huntley?" Fanny asks.

"Of women and things," answers Jack.

Ethel compliments his wit with an appreciative laugh.

"The sands are very funny," he goes on. "I have taken a huge liking to this place, and have made up my mind to go into lodgings."

Ethel looks interested.

"I suppose that'll appear in the Court Circular," says Fan.

- "I hope not, because my tailor reads the Court Circular."
- "You won't stop here long," Fanny remarks. "The place is horribly slow; no dinners, no dances, no anything that's pleasant. I'm not sure that you'll even get a game of billiards."
- "How do you manage to support life, Miss Rogers, in such a place?"
- "I have really no resource but Ethel's conversation," Fan replies, wickedly.

He adopts the safe policy of emptying his face of meaning and staring out of window.

Ethel gets up, and exclaims, "I don't think auntie can know that Mr. Huntley is here. I'll go and tell her."

And she floats out of the room, a vision of amber hair and translucent raiment.

- "How extremely pretty she is, Miss Rogers!"
- "You said that before; but you may say it hundreds of times over, and I'll agree with you heartily."

- "I know it's not considered good taste to praise one girl's beauty before another."
- "Isn't that notion restricted to dressmakers and servants?"
- "Indeed; I did not know. I am much obliged to you for setting me right," he says, rather warmly.
- "Oh, you are quite welcome to any information I can give you."
- "Don't you like to make people feel rather ridiculous sometimes, Miss Rogers?"
- "I haven't the wit, even if I had the will. Besides, people make themselves ridiculous; they can't be made so."

He is silent a moment, and then says—

- "You didn't remain long on the sands after I left you this morning."
 - "No, not very long."
- "Your book, then, wasn't so very interesting, after all?"
- "Who can read with a band making a noise close by?" she answers, pettishly.
 - "I saw you leave the sands," he con-

- tinues. "You went and sat near the rocks on the other side of the harbour."
 - "How very interesting!"
- "Even there, with the band half-a-mile off, you didn't read."
- "You must have a good sight to see through a stone wall."
- "Pardon me; I was on the pier. I had a curiosity, and so took the liberty of watching."
 - "Pray what was the curiosity?"
- "I wanted to see if you used your eye-glass."

She looks at him in silence, with sparkling eyes and a flushed face. There is something wonderfully striking in the *audacity* of her steadfast, brilliant gaze.

- "You didn't use your eye-glass, Miss Rogers."
 - "And what if I didn't?"
- "The yacht you were looking at was a good way off. You would have used your eye-glass had your sight required it."

She answers not a word, but pulls off her

hat violently, and drags some of her rich, thick hair over her forehead as she does so. Then up go her arms; the guard is slipped over her head, and she flings the glass on the carpet at his feet.

"Now," she exclaims, breathing quickly, "you will have one motive the less for staring at me when I wish to remain unobserved."

"May I keep this?" he says, picking the glass up.

"No; put your foot upon it."

He fixes the glass in his eye, and looks at her through it with a provoking smile; then slips it into his waistcoat pocket.

- "Throw it down!" she calls out.
- "It's a fairly-won trophy; I shall keep it, Miss Rogers."
- "You are unbearably rude. I consider that you have stolen that glass from me."
 - "You threw it away."
- "That does not give you a right to keep it."

"All the same, it must remain in my pocket."

She looks at him passionately; the merriment in his eyes hardly qualifies the admiration. In the midst of the silence Mrs. Rogers comes in, followed by Ethel. The good lady sees a stranger, puts on the proper smile, and waits a moment for Fanny to introduce her. Jack gets up, and then Fanny, who looks rather wild, with her flushed cheeks and disordered hair—for the vehement way in which she pulled off her guard helped a good deal to roughen her appearance—bursts out with their names hotly and recklessly.

"Why, Fanny, dear," cries Mrs. Rogers, when the bowing and shaking hands is over, "there's your hat on the floor!"

"I know it is. I can't sit indoors in a hat this weather."

Jack attempts to pick it up, but Fan is before him, catches it by the elastic, and makes it hop like an air-ball on to her lap.

"And your hair, dear," begins Mrs. Rogers.

"Oh, mamma, please leave me alone. Do talk to Mr. Huntley. Speak to him about the weather," Fanny interrupts, pouting angrily, and giving her head a toss that brings the hair on her forehead over her eyes.

Mrs. Rogers smiles uncomfortably, and says to Mr. Huntley, "I am sure you wouldn't thank me for talking about the weather. There is really nothing staler."

"Nothing," answers Jack emphatically.

Ethel, seated modestly near her auntie, peeps with her blue eyes at Fan, and her brains go to work like a newly-wound musical box. What is the matter with Fanny, she wonders? What do her red cheeks, the tumbled-down hat, the rough hair, the indignation of the hand-some mouth, mean? The charming little face takes a rather odd expression; but the eyes—those divine eyes—never remit their pensive tenderness, and beam such full

sweetness that no one could imagine that an active little serpent of curiosity lies hid beneath those paradisaical blue flowers.

- "Mamma," says Fanny, "Mr. Huntley has got my eye-glass, and won't give it back to me."
- "Miss Rogers threw it away: I thought she did not want it and so took the liberty of appropriating it, Mrs. Rogers," replies Jack.

Mrs. Rogers stares at them, and turns to look at Ethel to see what she thinks.

- "It's worse than stealing!" exclaims Fanny.
- "What do you mean, Fanny? What are you talking about?" cries Mrs. Rogers, looking frightened.
 - "I want my eye-glass," Fanny answers.
- "I'll endeavour to explain," says Jack, who seems much more comfortable when Fanny is angry than when she is civil. "Miss Rogers imagines that I do not think her eye-glass helps her sight. She flung it on the floor, and I picked it up and

put it in my pocket, and I don't think you will blame me for considering that I am entitled to keep it."

"I have always told Fanny," says Mrs. Rogers, who hardly knows how she should view this proceeding, "that if her sight is bad she ought to wear spectacles. I don't think eye-glasses proper for young ladies; and I don't understand how her sight can be bad, for her papa had wonderfully good eyes, and mine were as strong as anybody's until I tried them with sewing by candle-light."

"I will not be thought conceited," cries Fan, feverishly. "You distinctly implied," addressing Jack point-blank, "that my eyeglass was a piece of foppery."

"I discovered that it didn't magnify," he interrupts, appealing to Mrs. Rogers.

"What is it to you whether it magnifies or not?" Fanny exclaims, kindling afresh.

"My dear! my dear!" calls out Mrs. Rogers. "You must really control yourself."

Ethel thinks that Fanny is acting, and leans back with a face of disdain.

"I don't distinctly remember implying that your eye-glass was a piece of foppery, Miss Rogers," says Jack.

She bites her lip, and forcing her voice into a polite key says, "Will you please give me my eye-glass?"

"Oh, certainly," he answers; and he places it in her hand.

The moment she has it she looks extremely foolish, and hangs her head. She might, but she does not choose to correct her childish temper; but she is easily made sensible of its absurdity when such a cold, sweet-eyed satirical critic as Ethel is an eyewitness of its exhibitions.

Jack does not sit again. He gives Mrs. Rogers his hand, and expresses his pleasure at having met her; Ethel's little fingers linger in his as long as he chooses to hold them: he barely touches Fanny's hand, and bows and leaves her with frigid courtesy. Mrs. Rogers runs to pull the bell. Ethel

crosses the room and looks out of window; Fanny with askant eyes watches Jack leave the room, watches the door through which he has passed, then jumps up and goes after him.

"Here, Mr. Huntley, you may have this eye-glass: I have been very rude—I am very sorry," she says, and she drops her head, blushing furiously as he turns and takes the glass, and she hurries away, as the servant comes along the passage before he can answer. His eyes rest a moment on her noble figure, and then he quits the house.

"Is that you, dear?" asks Ethel from the drawing-room door. "I thought you were upstairs."

"And I thought you were at the other end of the drawing-room, where I left you," says Fan, and she stops a moment to see if Ethel has anything more to say. Then mamma comes bustling out.

"Fanny, I am surprised by your be-

haviour. I don't know what Mr. Huntley will think of your manners. You quite drove him away—really before I had exchanged three words with him."

Fan in silence marches upstairs; but mamma goes after her.

- "What was all that about the eye-glass, Fanny?"
- "Oh, nothing at all. Just a bit of nonsense," Fan answers without turning her head.
- "But did you actually throw the glass upon the floor?" demands Mrs. Rogers, growing a little short-winded with the exertion of climbing.
- "Yes, actually," replies Fan, leaving mamma a good many steps behind.
- "That was highly improper," calls out Mrs. Rogers, stopping at the bend of the staircase. "You had better give me that glass. I have never liked to see you use it, and now that you don't want it I'll lock it away."
 - "Oh, I can keep it," says Fanny, look-

ing down over the banister. "Don't let Ethel talk about me whilst I am upstairs. I shan't be long."

The flushed face and the shaggy hair vanish, and Mrs. Rogers, after talking some moments to the banister, plods downstairs again.



CHAPTER VI.

THE OWNER OF A YACHT.

thery delicate little creature has nothing to say to auntie about Fanny. When Mrs. Rogers reaches the hall and looks into the drawing-room she finds her niece on the sofa: she is reading, and does not see auntie, who slips away into the parlour where her work-table is. Fan sees the cloud of white muslin on the sofa as she passes and goes in. Her hair is tidier than it was, but shaggy, as it always must be; there is a soft, strange

glow in her eyes, and her manner is not free from excitement, but she has her hand upon it, and it serves her no worse turn than to give a more defined freedom to her movements and a richer music to her voice.

Ethel drops her book and sits up with a smile. Fan stands before her and says, "Well, Innocence, what do you think of it all?"

- "Of what, dear?"
- "Of the row between Johnny Huntley and me. You know very well what I mean."
 - "Was there really a quarrel?"
 - "You saw what happened."
- "I thought he was rather ungentlemanly in not giving you back the glass when you asked for it."
 - "And that my behaviour was what?"
- "Oh, you gave it him well—just as he deserved," says Ethel, with a soft applauding laugh.
- "You didn't think I was acting, of course?"

"No, no! it was all genuine impulse—I could see that."

"You didn't think one ill-natured thing of me, did you, sweet? I hope not, for the Quarrel was all your doing."

Ethel looks charmingly frightened as she exclaims, "My doing, dear!"

"You told me what Mr. Huntley had said to you about my eye-glass and the pighunt, and I attacked him for taking the liberty of talking of me at all."

"Well, he deserves to be told the truth," says Ethel. "But do you know, dear, I really think you should have let him keep the glass. I am sure he wanted to pay you a compliment, for after all the glass is of no use to him."

"What would you have done?" Fanny demands, looking at her vigilantly with her handsome honest eyes.

"I should have told him he was welcome to the thing if he wanted it," answers Ethel. "In my opinion he's too great a flirt to be worth a fuss. I dare say he has a boxful of such keepsakes as your eye-glass at home, and when men come to smoke and drink with him they no doubt have a good laugh over the odds and ends—the remnants as it were of his flirtations."

"How do you know he's a flirt? has he flirted with you?" asks Fan, and her mouth tightens a little when she closes it.

Ethel smiles very faintly, and says, "I can't help thinking over the awkwardness of his finding me asleep."

"Can't you answer my question?"

"How can I trust you with any secrets after your repeating to him what I told you he had said?" answers Ethel, not reproachfully but with quite a note of sadness in her voice.

"You're a regular humbug, Ethel!" Fanny cries, making a face at her. "A thorough old wriggler. You can't be downright. Ask if he has ever flirted with me, and I'll tell you No."

Ethel seems to reflect a little, and answers, "After all, dear, he hasn't had

much time to flirt with either of us yet, has he?"

"I'm a great fool to talk as I do!" exclaims Fanny, going to the table and giving a card-plate a vixenish push. "What is it all to me that I ask such questions? Flirt indeed! I hate a flirt . . . I would kill a man who flirted with me."

"But we must flirt a little sometimes," says the soft voice from the sofa. "One looks so silly if nice things are said and one doesn't seem to care about them."

"What do you call nice things?" cries Fan, wheeling round. She is all fire and life, and her hurrying impulses are expressed in every action and attitude.

"It's nice to be called pretty."

"To your face! I'd box a fellow's ears who'd call me that to my face."

"Would you really?" the soft white thing nestles among her muslin, and adds, "I can't see that a man does any very great harm in calling one pretty if one really is pretty." "I suppose you'll say next that if a man offered to kiss you, it would show his good breeding and how sincere his admiration is."

"Oh, a kiss would be awful, dear!... unless one were in love, of course. It would be one thing for Mr. Huntley, for instance, to tell me how much he admired golden hair, and quite another thing for him to kiss me."

There is insufferable self-complacency in the way Ethel says this: that reference to golden hair makes an identification, so to speak, of herself with the vague generalisation of her argument.

"If I were a pious mother and wanted my children strictly brought up, I should immensely like to have you for a governess," says Fan. "I never can talk to you long without growing impressed with the purity of your morals. I don't believe that such a thing as a naughty thought ever enters your head."

"I am sure you are very kind to say so, dear," answers Ethel, letting her soft eyes

rest tenderly on Fanny's face: "but I don't deserve all your praise. It's not very hard to be good in a place like this where there are no temptations of any kind."

Fan stares a moment and bursts into a laugh: the laugh works on her temper like sunshine on mercury: she takes Ethel's face between her hands and gives it a little shake, then goes out of the room singing.

Of course Mrs. Rogers reads Fanny a lecture about that affair of the eye-glass, and says that really she ought to be more guarded in her remarks and less demonstrative in her behaviour. She is grinding at the sewing-machine when Fan enters the parlour, but stops her leg in order to raise her forefinger and deliver her injunctions to her daughter.

"I had quite hoped, dear," she says, "that your visit to Brighton would have cured you of your love of slang words. I couldn't wish you to have a better example than Sally Brittlebanks, as I remember her."

"Sally's talk is fast enough now, mammy. She used to call Colonel Swayne a nice old cock."

"I am very sorry to hear it," says Mrs. Rogers quickly. "And I am surprised that her mother doesn't correct her. But I am afraid that girls are not always so good as they seem. At all events you'll not wear your eye-glass again."

"No, I won't wear it again. I think I can do without it now."

"But what had Mr. Huntley done to make you so angry? was it all through his picking up the glass and offering to keep it?"

"Oh, I really don't know, mammy," answers Fan, walking across the room: "I suppose I didn't know what he meant, and so we quarrelled."

"But, my dear, it's not proper for a young lady to quarrel with men. I never heard of such a thing. If Mr. Huntley forgot himself—"

"He didn't," says Fan rapidly. "He

was quite gentlemanly. I take all the blame: and so please, mammy, don't say anything more about it. Shall I work that thing for you?"

And she goes close to the machine: but Mrs. Rogers keeps her off with a pair of scissors.

"There's not room for both. I have nearly done." And she looks at the clock and plies her foot; and Fan, who hates the noise of the machine, goes into the garden to smell the roses and make spiders fight by putting them into each other's webs.

Horace Walpole tells somewhere of a high-born girl with a sweet face who sang flash-songs, and calls the effect extraordinary. Fanny's handsome face and bold talk are always a surprise to those who meet her for the first time. They can't believe in the inconsistency, and look hard at the fine mouth to see if there is any reluctance there. No, that would prove her a female coxcomb; she honestly says what comes into her head; some vulgar words

are expressive and she outs with them, and cares so little about opinion that she never troubles to think that her talk may be very ungraceful, not to say even low, at times.

Ethel makes her rather more reckless than she would be were she alone. Ethel's placid decorousness is a most provoking kind of ladyism. Fan grows wanton in surveying it; she knows the conceit that props it up, thinks there is a horrid want of nature and feeling in the serenity that is never at a loss, and rushes into an extreme to satisfy herself that there is no vanity in her. This is true now and again of others. You may have seen Miss Impulse and Miss Prim sneering at each other from either pole of behaviour; they make themselves unendurable—one all starch, the other all slang-by common dislike of each other's extravagance. By-and-by Miss Prim finds a man, and gets her married, and then the survivor turns to, and grows decently natural

Mrs. Rogers lectures Fanny sometimes, but not often. She is a mild mother; is miserable if Fanny sulks for five minutes; and instinctively has high and perfect confidence in the girl's character—instinctively, because she never reasons upon it, and obeys something she couldn't express.

So Fanny hears no more that day about her rudeness to Jack Huntley and the affair of the eye-glass; not another word even from Ethel, though she sits in the white dove's nest, to wit, her bedroom, for half an hour before going to bed, and drops a heap of sweet crumbs to induce the feathery little thing to come out in talk, but can't get her to perch for a single instant on the topic, man, as represented by Jack.

Next day is windy and cloudy—even chilly when the sun stoops behind the great smoke-coloured clouds that come flying out of the north. The country is almost as full of life as the tumbling sea; the cloud-shadows chasing each other across it fill it with shifting colour; now a great tract of

ripening wheat turns to gold in the sun, then pales into slate; then the green meadows catch the gilding lustre, and sparkle a moment, and turn dark; then the flying light transforms the house-tops into rubies, kindles glorious stars in the windows, reveals hidden spaces of water, and down comes the shadowy curtain of cloud, and ash-colours the whole. So these bursts of light and tender spacious eclipses alternate; the high trees swing wildly, and fling a sound as of rushing water on the wind. How can the birds hold on to the thrashing boughs? The cherry trees shake down their early fruit. and all about the rose trees are little piles of red and white petals.

Fan has been sewing all morning—at least she went to work at ten, and kept to it till twelve. She astonished mamma by coming in with a newspaper full of things which wanted buttons sewn on, and other weaknesses rectified.

"If I don't do them now that I'm in the humour," she said, "they'll never be done:"

and certainly the accumulation suggested that she hadn't been in the humour for a very long time.

Ethel looked in once, and went out again, and Fan had an idea that she saw her leave the house an hour afterwards, but she couldn't be positive; the garden was full of moving shadows, and what was more to the purpose of her uncertainty on the subject, she didn't care whether Ethel was out or in.

However, Ethel was out; for she came in at lunch, and began to tell them how beautiful the sea was, how it was dashing over the pier and making the people run, and boiling on the sands in breakers as high as a man; and how there was a lovely yacht in the harbour, with crowds looking at her.

Boreas had blown her about a little, and his rough love-making had left her beauty wonderfully the fresher for it. All the tradesmen of Bond Street—Smith with his chignons, and Jones with his patent powders and rouge, and Robinson with his curling-irons, and Madame Brown with her valuable stock of latest fashions in every department, might have come forth to paint and furbish up this lily without achieving anything like the effect produced by the north wind. The mantling blood touched the pale cheek with an exquisitely delicate tint; the pensive blue eyes brought home with them lovely reflections of the sunshine on the sea; the amber hair shot golden threads behind her ears under the magic feather which curled low, surely for no other purpose than to kiss the snow of her neck: there was life in her smile, too, and fairy elasticity in her movements. Ah, that north wind! but would rude Boreas have done so much for her had not he taken care to present himself in a straw hat, and fine eyes, and heavy mustache?

[&]quot;Many people on the sands?" Fanny had asked her.

[&]quot;Oh, a great many."

[&]quot;Meet anybody you know?"

- "Only Mr. Huntley, who just stopped me to ask where you were."
 - "Very kind of him, I am sure."
- "You would have laughed to see the people run about as the waves came over the pier. I wish you had been with me. One gets so stared at in this place when one is alone."

And she floated out of the room to remove her hat. Fan looked thoughtful a moment, and then went and rang the bell violently, exclaiming, "Bother Charlotte! she is always late with lunch."

But they have finished lunch now some time, and Ethel has been at the piano for the last half-hour, softly fingering some new music which came to her that morning from the library. One may easily hear that she has not very much more music in her than Fanny; but then she is a more endurable player, for she keeps her feet off the pedals, eschews octaves, and takes time to think before she follows one chord with another. I can't imagine a more charming sight than

this little thing inclining her golden head close to the music to make sure of the notes, then bending her lovely eyes upon the keys, and biting over her scarlet underlip, and frowning with the labour of anxious thought; whilst her drapery foams around her, and her white hand sometimes flashes up to her forehead, to smooth away the hair that falls forward every time she stoops her head.

Fanny, who seems a trifle morbid, listens in the parlour, but finds Ethel's playing at last almost as trying as the sound of mamma's sewing machine. Mamma is in her bedroom, and Fan has a mind to ask her to walk to the sands, but goes instead into the garden. She clasps her hands behind her, and walks by the high old brick wall, atop of which is a cat, who keeps pace with her, and courts the wind with her tail, which she directs to the sky.

Fan is fond of watching things which make other girls scream: an immense spider will kindle lively interest in her; she will stop and examine an ugly beetle, and turn it over on its back and laugh to see the rage it expresses by an arc; even an earwig is not too noxious to keep her at a distance; and she has been known to pursue a frog, and express lively emotion on account of its sudden inconceivable disappearance.

Her progress past the garden-wall is slow; the old fruit-trees nailed in excruciating shapes against the bricks submit a number of objects of interest, and now and again she picks up a piece of stick and probes a hole in the wall and jumps back with a laugh as some ugly insect comes rushing out. The wind blows her about wildly, and in a very short time she is as shaggy as an uncombed school-girl, with lengths of gleaming hair down her back, and over her shoulders, which she only tucks in for the wind to loosen again.

There is a paddock beyond the wall with a hedge and an old gate that won't close, and which screeches in the dead of night, when there is wind, like an old woman quarrelling. Mrs. Rogers generally sells the hay to her milkman; but this year he hasn't asked her for it; and the long grass stands high, and is likely to stand until the wind and rain beat it flat. The fragrance of clover and dying wild flowers is very strong hereabouts, and birds chatter lustily in the thick hedge. High trees are all around, and green leaves come whirling down from them.

Fan leans with her arms upon the gate and swings it slowly to and fro, lost in thought. The wind tumbles her hair into bronze feathers, and her dress rattles behind her. The mood that possesses her is a soft one; it makes her eyes inexpressibly tender, and words cannot describe the sweetness of the expression which renders her large and careless beauty touching. She drops this mood presently; her eyes recover their spirit and fire; her hands go to work and she "pishes!" and cries "bother!" as she patches up her intractable hair as well as the wind lets her.

Then she finds out that she doesn't like the wind, and flings the gate open and wades among the grass. What's to be done now that she is here? Why, she will lie down; and down she drops, pulling her skirt up so that her head may rest upon it, and stretching her glorious form along the grass which disparts in graceful waves to form a couch for her.

She scarcely feels the wind now; she hears it hissing through the grass above her, and her great eyes follow the solemn flight of the heavy clouds which chase each other in quick succession across the blue. The ponderous aërial shapes make a panorama which may easily beget fantasies. They are revelations of the tremendous heights in which they sail, and Fan grows metaphysical and tries to imagine what space is. And then she remembers having read that space is emptiness: whereupon she concludes that space is nothing, which conclusion does not help her, for she wants to know how nothing can have an existence? She

wishes she was clever. Ethel knows a little about astronomy, and can explain gravitation by saying that it is something which prevents people from falling down. But Fan never could master any fact of this kind, and she pouts at the clouds and is half-mastered by an inclination to go at once and borrow a book from the library, about the heavens; but resists the impulse by asking herself, what is the use of knowing anything at Havenstown?

The clouds darken her eyes as they pass over her; she submits a noble and speaking presence as she lies full-length, her shapely foot, her perfect ankle revealed, her fine head with its abundant shaggy hair superbly defined by the neutral-tinted skirt on which the upper part of her body reposes.

A small melodious cry of "Fanny" salutes her ear. She knows the voice and refuses to move. What does Ethel want bothering now? Perhaps to ask her if she has seen her embroidery-scissors anywhere; or to get her to do her a favour of some kind that will be of very little use to Ethel and that will put Fanny to a great deal of trouble. Didn't Ethel go into Fanny's bedroom one night and wake her out of a sound sleep just to ask her if she had taken her slippers? If Ethel misses a pin won't she turn the house upside down to find it?

"Fanny!" cries the small melodious voice, after a pause, accentuating the final syllable, "ny;" and then the call is repeated again, nearer: and once again, this time quite close.

Fan starts out of the grass, and answers, "Here I am. Don't make yourself hoarse. What do you want?"

"Good gracious!" cries Ethel, peering over the gate. "What on earth are you doing there, Fanny? You'll be covered with earwigs and caterpillars."

She stands with her skirt held high and a parasol shading her face. The hedge-row on either side and the crazy old gate make a picturesque setting for the lovely girl. Catch Ethel passing through so much as a sun ray without shading her face; or entering the garden without holding up everything likely to be hooked by twig or thorn.

- "Well, what do you want?" asks Fan, shaking her skirt and dislodging by the process a quantity of grass seed and bits of hay.
 - "A gentleman has called to see you."
 - " Who ?"
- "I won't tell you," says Ethel, who is fond of insignificant mysteries; "it'll spoil the surprise."
- "Then," says Fan, taking her skirt in both hands, "I shall lie down again."
 - "It's Colonel Swayne."

Fan stares, repeats the name and bursts into a laugh.

- "Go and tell him I'm out," she exclaims, "and entertain him yourself. I want him to fall in love with you."
- "We mustn't keep him waiting," says. Ethel, holding open the gate.
 - "Mamma's with him, I suppose."

"Well, then, we're not keeping him waiting."

She comes slowly out of the grass, banging her dress as she walks; Ethel lets the gate swing, and follows her up the garden. The strong wind outlines Ethel's delicate figure and shows you her shape: but catches Fan's dress so as to inflate it, and she looks from a distance rather like a picture of Queen Elizabeth.

- "Your hair is very untidy, dear," says Ethel close behind, staring up out of her parasol at the involved and tangled wreaths to which the wind has reduced Fanny's hair.
 - "It doesn't matter," answers Fan.
- "But you'll let me do it up for you before you go into the drawing-room."
- "No, thanks; it's not so bad as all that."
- "It is indeed, dear; there's a bit of hay or something sticking behind your left ear."

[&]quot; Yes."

Fan feels and pulls out a short length of yellow grass.

"Don't bother so, Ethel. My untidiness will set you off; and I am really anxious that Colonel Swayne should admire you."

As she says this, they reach the house and go in.

The Colonel and Mrs. Rogers are conversing fluently, and in the most amicable She is already quite at home with him, a compliment he would relish did he know her. Fan's description misrepresents him. His mustache and whiskers are not white, but iron-grey; his hair is darker, though rather thin atop. He may be forty or more-one cannot guess; his figure is upright, his eyes dark and sincere. his expression amiable and good. There is great ease and even grace in his manner: his voice is soft, and his enunciation pure and cultured. Fan, as she goes in, sees at a glance by her mother's face that she is enjoying his visit.

"I am very glad to meet you again," he

says, taking Fanny's hand with a cordial smile. "Do you remember my saying that I should come to Havenstown? I have not taken long to follow you."

"When did you arrive?" asks Fan, sitting down and pretending not to see the "looks" which mamma is giving her, and which have obvious reference to her hair.

"Yesterday morning. I had hoped to get here the evening before, but the wind dropped and we were becalmed all night."

"Oh, then you came in a boat?"

"Ayacht," he replies with a smile.

"I mean a yacht. Then it must have been your yacht I saw yesterday morning?"

"Most likely. She is a schooner—that is, she has two masts, and is the only yacht of any tonnage worth speaking of in the harbour."

"She is a lovely boat!" cries Fan. "I was watching her a long time yesterday. How strange that she should be yours.

Are not you hated by other men who have yachts for owning such a beautiful boat?"

"I believe I am envied," he answers laughing; "for she is a fast sailer. I shall hope to have the pleasure of seeing you all on board very often," he adds, looking from one to the other.

"You are very kind," says Mrs. Rogers; but speaking for myself, I can't even look at a boat rocking in the water without suffering from a kind of nausea."

"Do you like the sea, Miss Saunders?"

"I am sure I should very much enjoy a sail in your beautiful yacht," answers Ethel.

She has modestly seated herself behind the table, and comes out of her reserve, so to say, when she speaks, as though she were an intruder; and when she has made her answer, she goes in again, and shuts herself up behind an apologetic smile.

"I am afraid my hair is rather rough," says Fan; "I hope you'll excuse it, Colonel

Swayne. I have been lying on the grass."

"I am much obliged to you for giving me an opportunity to compliment you on your becoming toilette. Your hair, I am sure, was meant to look as it is now," he says, and there is admiration in his eyes.

"It wouldn't have taken you very long to brush it, Fanny," says Mrs. Rogers reproachfully; "and I wish you wouldn't lie on the grass. It might be damp."

"It's as dry as this chair, mammy. You can never see the clouds well unless you lie on your back, can you, Colonel Swayne? and the clouds are beautiful to-day. Just look at that one, mammy."

She points to the sky, and her eyes glow as they catch the light. Mrs. Rogers makes a feint of turning her head, and answers, "I hope they won't bring up rain."

"The worst of grass is, it's so full of insects," lisps Ethel.

- "I like insects; do you, Colonel Swayne?" says Fan.
 - "I can't say I do, Miss Rogers."
- "My daughter has some odd tastes," observes Mrs. Rogers addressing the Colonel. "She will stand and watch a spider for half an hour at a time."
- "Miss Rogers is, perhaps, collecting material for a Natural History."
- "Oh, dear no," cries Fan. "Ethel is the only author in this house. She writes poetry, Colonel Swayne. She has an album full of things that sound very pretty."
- "Fanny is a great tease; you must not believe all she says," exclaims Ethel, blushing a little.
- "She writes with a mother-of-pearl penholder, Colonel Swayne, and makes move rhyme to love. Is that right?" asks Fan.
 - "Quite right," replies the Colonel.
- "How can it be right? She might as well make love and stove a rhyme."

"They do rhyme," says Ethel: "I can show it you in a dictionary."

"Some of these days she'll make love rhyme with Ethel," observes Mrs. Rogers; "but just now I think this discussion rather foolish, isn't it?"

"Well then," says Fan, resting her head on the back of her chair and fixing her eyes on the ceiling, "will somebody tell me what gravitation is?"

"Oh, now we grow philosophical," says the Colonel with a laugh. His eyes are rarely off Fanny.

"I was thinking about it when I looked at the clouds," she goes on: "and can't see how people can make out that we don't stand on our heads when the earth goes round. Look here, Colonel Swayne: suppose my hand is the earth." She doubles her white fist and holds it up. "Very well: this thumb is me, and now I am on my feet. But if my fist goes round doesn't my thumb go with it; and when my fist

has got right round isn't my thumb upside down?"

She looks earnestly at the Colonel and holds out her fist with the thumb of her right hand pressed upon it. Mamma is afraid to suppress this unusual thirst of knowledge lest it should lead her into some observation that will betray her own ignorance of the subject. Ethel smiles serenely and with an air of conscious superiority, and looks at the Colonel as though she is sure he pities Fan's ignorance.

"Will you give me your hand for a moment, Miss Rogers?" he says, and draws his chair near enough to her to enable him to hold her wrist, which he circles tenderly and almost reverently with his fingers. Then with a serious face he proceeds to explain; and one thinks of Uncle Toby and the Widow Wadman. The small warm wrist, the proximity of the noble figure, the large mellow eyes fixed upon him, should unsettle the philosophy of a frost-bitten sage; but the Colonel is sufficiently self-

controlled to point out that if she would consider the centre of her fist the bottom of it, let the fist turn which way it would, the thumb would always maintain its perpendicular; that gravitation means an unknown force dwelling in the earth and drawing all things centrewards; and that the bottom of the earth, philosophically speaking, was really the centre of it; and so on.

He lets fall her hand gently and pushes his chair back to its former position.

"How very curious," says Mrs. Rogers, who has listened attentively, "that the centre of a thing should be the bottom of it!"

"I don't understand it a bit!" exclaims Fan. "Are you sure you're right, Colonel Swayne? I ought to understand if your explanation is right."

"It's quite right," says Ethel. "Newton discovered gravitation. He saw an apple fall."

"And what did that prove?" cries Fan.

- "Why, it showed that something pulled the apple down!"
- "What nonsense! I've seen an apple fall, and so will anything fall if there is nothing to keep it up. But what's that got to do with my question? I want to know, if the earth is round, why people don't stand on their heads when it turns upside down, as they must if the earth revolves."
- "Colonel Swayne has explained, my dear," says Mrs. Rogers, to whom the Colonel's explanation is quite unintelligible.
- "Some of these days when you give me the pleasure of your company on my yacht I will endeavour to make the thing clear," observes the Colonel. "It is lucky we made the harbour yesterday," he adds, looking out of the window. "We should never have been able to beat against this wind."
- "What would you have done?" Fanny asks.
- "We should perhaps have had to run for some French port."

"Oh, how glorious to be able to go where one likes!" cries Fan. "Fancy just by pushing the stick that guides the rudder getting to France or Spain or Greece! It's like having a wishing-cap. You put it on and say, 'I wish I was in Italy'—and there you are!"

"A yacht is anything but a wishing-cap, Miss Rogers, unless indeed she happens to be a steamer. Sometimes you may wish very fruitlessly to reach a certain place or even approach it. The wind is our tyrant."

- "Are you ever sea-sick?" asks Fan.
- "No, I have got over that weakness."
- "What a comfort!" murmurs Mrs. Rogers, who is beginning to think of her work in the next room, and wishes that the laws of society would permit her to entertain her friends and use her needle at the same time.

"May I obtain your permission to take your daughter and Miss Saunders for a cruise, Mrs. Rogers?" says the Colonel.

- "Oh, I can see no objection at all, if they are not afraid to go. How long would you be away?" she asks, thinking he will answer an hour or two.
- "If we could get away early we might be back by eleven at night."
- "Not earlier!" cries Mrs. Rogers a little scared.
- "Surely that is early enough, mamma," says Fan.
- "If there is a moon it will be too early," observes Ethel.
- "Oh, we must contrive to have a moon," says the Colonel: "and this we can manage by a little patience."
- "Couldn't we run over to France?" asks
- "My dear, what are you thinking about?" cries Mrs. Rogers, to whom France sounds an immense way off.
- "Miss Rogers, you shall be skipper and direct the vessel where you please," says the Colonel.
 - "You are rash in saying that," Fan

answers with a laugh, pushing back herchair. "I am dying to see Italy, and if I order you to steer there, remember you'll have to go."

"Mrs. Rogers, you must really join us," says the Colonel: "and then we can go where we like and stop as long as we like, and I shall only have the responsibility of seeing that you are all perfectly comfortable."

"Dear me, Colonel Swayne, you must not take my daughter literally. A few hours' sail just outside the harbour is as much as ever she'll get with my consent."

"To reassure you, Mrs. Rogers, I will arrange a programme and submit it to you. But that need not prevent me from promoting you to the post of skipper, Miss Rogers."

- "What's a skipper?" asks Fan.
- "A captain," says Ethel.
- "I should like to be captain of your yacht," remarks Fan. "I'd dress myself expressly for the position. I'd get a cap

with a gold band, and epaulets. And Ethel wouldn't make a bad midshipman, would she, if I were to buy her a cocked-hat?"

- "How odd Captain Fanny Rogers would sound!" says Ethel.
- "And Mr. Midshipman Ethel!" laughs Fan.
- "I should be very proud to have Captain Fanny in command of my vessel," exclaims the Colonel laughing, and rising. "If you will choose a colour, Miss Rogers, I will have a flag made and hoisted to let the world know who the real skipper is."
- "Are you serious?" she asks, while Ethel looks on with a smile that makes one see how deliciously significant she finds all this.
 - "Undoubtedly."

She reflects a moment and then says, "Mammy, what is a pretty colour?"

- "Come, my dear, don't trouble Colonel Swayne with such nonsense."
 - "Oh, Mrs. Rogers, it is my suggestion.

Let your daughter choose a flag; it shall certainly be hoisted."

- "Dark blue is always sweet," lisps Ethel.
- "She is thinking of her eyes, Colonel Swayne! what egotism!" cries Fan. "I'll have white—pure white; one of the colours of the Holy Virgin. It will charmingly illustrate my spotless character: and suppose we have a rose in gold worked upon it?"
- "Gold and white will look rather washy, dear," says Ethel.
- "Pray, Colonel Swayne, don't mind their nonsense," cries Mrs. Rogers, who fancies the girls think him old, and are making a fool of him.
- "Shall it be white and gold, Miss Rogers?" asks the Colonel.
- "No; I have changed my mind. Give me a white flag, with a violet cross in the middle."
 - "That'll be rather pretty," says Ethel.
 - "It'll be my own flag-nobody's else !"

cries Fan, with a childish, radiant smile. "How charming to have a flag of one's own! But suppose people ask what it means? What 'll you say?"

"That it is my captain's flag," replies the Colonel, and there is something in his look as he says this that makes her eyes drop, and she is silent.

He wishes them good-bye, and goes away.

"He is absurdly in love with you, dear," says Ethel, going to the glass.

"It's a wonder to me how men can stand your banter so good-naturedly," exclaims Mrs. Rogers. "Some of your remarks almost upset me at times, Fanny; they are so odd."

"Did you hear what Ethel said, mammy? She calls Colonel Swayne absurdly in love with me."

"He must be very fond of untidiness if he admires your hair," answers Mrs. Rogers, not choosing to heed Fanny's remark. "I never saw such a state as it's in in my life."

"Way for her majesty!" cries Fan, going to the glass, and jogging Ethel rather impolitely out of the road. "What is the matter with my hair?"

Ethel stands beside her, and two wonderfully contrasted faces are reflected in the glass. The beauty of one face has marvellous delicacy: the blue eyes look both wistful and melting; the amber-coloured hair is exquisitely dressed; the throat is milkwhite, and the nostrils as finely carved as Chinese ivory work. The other face is flushed and sparkling, rich with expression; the eyes dark, and deep, and shining; the piles of sheeny hair, massive in thickness, beautiful in disorder, tower beside the golden head on the other side of the clock.

"I consider that I look very well," says Fan, after a short inspection, and pulling Ethel away as she goes. "After all, mammy, one isn't a school-girl to have one's face soaped and one's pinafore changed when a stranger calls. I consider that I paid Colonel Swayne a compliment by coming in as I am. It was as good as treating him as an old friend."

"He is a very gentlemanly man," observes Mrs. Rogers. "I like him very much. I have taken quite a fancy to him."

"He's better looking than you said he was," remarks Ethel.

"Don't trouble about his looks, my dear," says Mrs. Rogers. "His behaviour is what I like him for."

"I am captain of his yacht, at all events," exclaims Fanny. "I wonder whether he would give me a salary if I asked him."

"Yes; his whole fortune," says the plaintive Ethel.

"Why didn't you come out stronger, Ethel?" Fanny asks. "I thought that question of mine about gravitation would have helped you to shine. Men of his age like clever girls, and I am excessively anxious that he should fall in love with you."

"No, no; you are his captain. He will be satisfied to sail under your flag. Henceforth your name is Captain Fanny; and if I had some rose-water here I would christen you at once."

Ethel is not often so playful. Indeed, her spirits on this occasion are quite inconsistent with her traditions, which should represent her as appearing uncommonly dejected when anybody gets more admiratian than she.

- "Captain Fanny! Upon my word, that's a good name! I like it. What did I say my flag should be? I forget."
- "How your tongues rattle on!" cries Mrs. Rogers; and she bolts out of the room.
- "White, with a violet cross. You shouldn't forget, dear. He is really in love with you."

Ethel's sudden earnestness is bewitching. The very thought of love sobers her.

"Good gracious, child, how you force him

upon me. How do you know that he is really in love? because he compliments me on my hair, and offers to hoist a flag for me? Fifty to one, if he's not thinking of you now, and saying to himself, 'What an angel that Miss Saunders looks!'"

But there is a twinkle in her eye, and certain roguish, not to say triumphant, lines about her mouth, which may very easily convince Ethel that Fan is not so perfectly candid just now as she has the reputation of being.

"I know this, Captain Fanny," says Ethel, "if Colonel Swayne were as much in love with me as he is with you, I should consider myself as good as married."

She floats about the room, as she talks, like a butterfly.

"Make up to him, my dear, and then you'll get his yacht and all that's his, and blaze in jewels, and be presented, and be called Mrs. Colonel Swayne, and wear black velvet at something tremendous a yard. Will this tempt thee?"

"He is in love with you, Captain. What's the use of talking about me?"

"You mean to nickname me, do you? I must learn to swear, my dear. If I am Captain I must be nautical, of course. I must smoke too, and roll about when I walk, and hitch up my dress." And she calls out, "Let go that rope there, damn!" and rolls as though she were bow-legged, and hitches up her dress behind and before.

This burlesque, which makes a very inelegant description, is in reality a charming performance, such as on the stage would ensure a furious levelling of opera-glasses from the stalls, and bring down brave shouts from the gallery. How can a handsome woman, with a noble figure, fail to be enchanting, let her do what she will? There is bright laughter in Fan's shining eyes, and not a movement of hers, however absurd, but conveys an idea of flexible strength and graceful elasticity. She enjoys her own nonsense, and her enjoyment makes it delightful.

- "We ought to have yachting-dresses," says Ethel. "We couldn't go to sea with-out them."
- "Serge, isn't it, with gilt-buttons and a man's straw hat? I like serge. You can lie down in it and it won't crease. It 'll make you look fearfully pretty. I wonder if it's an expensive dress?"
 - "We needn't pay for them immediately."
- "No; and I'll have one: I'll be a swell for once. We can walk into the town after dinner. As you say, we needn't pay for them immediately."

Blissful reflection! Of glorious memory should the man be who first invented credit. Do husbands and tradesmen love him as affectionately as wives and daughters, I wonder?

The prospect of going to look at and talk of, if not to order a new dress, diffuses a serene joy over Ethel's face. You can give her no greater treat. Her paradise is a high chair near a counter, a smiling shopman, and bales of material for dresses.

She never gives any trouble at all. The fagged men and women of the shops, where she deals are always so very glad to see her. For travelling up and down perpendicular ladders is wonderfully strengthening to the legs; and it helps young ladies and gentlemen to a thorough knowledge of their business, you see, to make them empty nearly inaccessible pigeon-holes, pull out immense drawers, and break their shins over piles of goods on the floor.

Sarcasm apart, I protest that if I were a shopman, I should never see a pretty girl with peculiarly sweet eyes and a perfectly amiable expression of face, and gentle languid manners, coming up to my part of the counter, without bolting. For are not those very sweet creatures merciless in their demands? Won't they toss this and this and this aside, and price that, and declare it too dear: and examine the other, and find it too common; and wonder at the poverty of the stock-in-trade? all the while smiling with incredible softness and amia-

bility, and having nothing in their purses perhaps but an old ball-room programme (with his name upon it) and a threepenny bit, and meaning (if they buy anything at all after sitting two hours) to take credit for a twelvementh and then pay half.



CHAPTER VII.

AN AFTERNOON CALL

hundred and twenty pounds a year; and every quarter she gets a cheque from an attorney practising in the town in which her papa died. This is the reason why she goes better dressed than Fan, and has a pretty large wardrobe and no contemptible stock of jewellery. She has all this money to spend on herself: and so she can order what she pleases. But Fan must first get mamma's permission. So Fan, who knows that mamma is a little

pinched, that her income is just ample enough to provide them with necessary comforts without yielding them a shilling for anything not really needful, will very seldom make a request, and often feigns an attachment to an old dress to obviate the risk of mamma's suggesting the necessity of a new one.

Ethel is not very liberal. At least, if you look very closely into her gifts you won't think her so. And yet it never occurs to Mrs. Rogers or Fanny to regard her as illiberal; for Ethel is constantly making little purchases for one or the other of them: gloves, scent, a collar, a tie-something that costs a shilling or so: and thus gives an idea of generosity that satisfies people like the Rogerses, who never esteem a gift for its value in money. But all this is written with reluctance and must be stopped. odious to think of Beauty as sordid; to think of Beauty as loving filthy lucre. No doubt Beauty has behaved in a rather mercenary way once or twice since Venus arose

from out the azure main; but no right-minded person will ever dream of detecting anything pettifogging in her. Who would act constable to a goddess? If Ethel makes cheap presents now and then, let us believe that she is afraid her aunt would be pained by offerings of a costlier kind. That view presents her character as charmingly sympathetic; and so we'll believe it.

And now Ethel really comes out magnificently. For as she walks with Fan into the town after dinner, she says, "I hope, dear, you won't be angry if I ask you to let me make you a present of a yachting-costume."

- "Not in the least," answers Fan; "but are you in earnest?"
- "Of course I am," says Ethel reproachfully; and with her fullest sweetness of voice, look and manner, she adds, "Do let me give it you, Fanny?"
- "But suppose these costumes are dear?" suggests Fan.
 - "It doesn't matter."

"All right," says Fan, "I'll accept it. You don't want me to stop and kiss you for it now?"

At this Ethel laughs. She glows with generosity and feels herself a benefactor.

Fan accepts the offer off-handedly, but is really very much obliged. She doesn't (impulsive as she is) trouble herself to think how she can repay the kindness; but is simply glad to get what she wants.

When, after choosing the dresses and talking about the trimming and style and so on, they return home, Fan tells Mrs. Rogers of Ethel's generosity; and of course Mrs. Rogers protests and says that she can't think of allowing Ethel to make Fanny such a handsome present; but "All the same," says Fan, "I mean to take it." And Ethel smiles and petitions with such sweet wistful eyes to be allowed, that one might almost conclude that she didn't consider the thing settled.

It is settled, and next day the girls are waited on by a middle-aged young lady who

is reputed a first-rate dressmaker. Fanny is soon measured; her waist is so much, and her shoulders so much more, and the length is agreed upon, and the dressmaker wishes that all her customers were as easily served. But Ethel keeps the woman travelling around her for an hour. She is to mind that the waist is not too long; she must be careful not to make the dress too full behind; but she must not make it flat, or she will have to leave it on her hands. If the neck is too high it will be wretched; if too low it will look common; a short skirt of course, but it must be exactly the right length, and will she please to measure again, and just tilt the cheval glass a trifle, that she may see what she's doing? And what exhortations on the subject of buttons and braid! The whole operation accompanied by the loveliest smiles.

This little business of the yachting-dress has made the girls rather affectionate.

At lunch Fan says that they ought to call on the Matthewses.

- "We must name an evening on which to invite Jenny to tea," observes Mrs. Rogers.
- "I have a better idea," says Fan. "Let's get up a picnic."
 - "That's a fine thought," cries Ethel.
- "We could ride on donkeys. Mammy, you wouldn't object to be strapped on to a peau-de-mouton?" says Fan.
- "I don't know what that means," answers Mrs. Rogers; "but I should be very sorry to mount a donkey."
- "Well, those who like donkeys can have them," exclaims Fan. "I'll ask Jenny Matthews to help me to get this up. Whom do we know to ask?"
- "There's Colonel Swayne," suggests Ethel.
- "Oh, he's too staid, isn't he? However, we'll ask him. I'll think over some names and the Matthewses will bring their party and we'll have a lark."
 - "Really, Fanny, one would think y

were a schoolboy to hear you talk," cries Mrs. Rogers.

"Auntie, she is a Captain, and must talk like a man," says Ethel. "Lark is a good word; I wish I had the courage to use it."

"I mean to teach Ethel how to swear; may I, mammy? What does d, a, m, spell, honey?" asks Fan.

"You deafen me with your nonsense!" cries out Mrs. Rogers. "I'll put my face against the picnic if you talk like that."

"I don't care a fig for anybody now," says Fan. "I've got a yachting dress. Don't you wish you were me, mammy?"

Mrs. Rogers bursts into a laugh, and Ethel looks modest.

The wind is still very high; it has been blowing hard all night, and when the girls, dressed for an afternoon call on Mrs. Matthews, turn the corner that brings them near the sea, they behold a wonderful scene. The sky is dark blue, with

heavy white clouds rolling across it; the sea is muddy green, and where the clouds shadow it, it is slate-coloured. A mile off there is a sand-bank, and here the waves fight furiously, and leap high and burst into great spaces of foam. The horizon is misty, and all between is a heavy running sea hurrying and boiling savagely where the clouds darken it, and breaking into acres of brilliant flashing, hurtling silver when the sun swims into the blue and strikes down its dazzling glory.

The pier streams with water from end to end of it, and from time to time great masses of foaming water burst to a height of thirty feet over it; now at this point, now at that, now entirely veiling the centre of it, now enshrouding the lighthouse at the end in a whirl of sparkling mist, and are blown far into the harbour within, where you may hear the spray strike the still water with a sound like that of a storm of hail upon window-glass. The slack ropes and halliards of the vessels in

the harbour are blown into semicircles; the small knot of boatmen at the foot of the pier lean at sharp angles forward as they turn to meet the gale. A smack is approaching; and it is a sight to see her small black hull poised a moment on the summit of a sea, then sinking clean out of sight, and showing nothing but the half of her close-reefed mainsail, then rising high again with a huge burst of foam under her bows.

The girls stop a moment under the lee of a house on the cliff to look at Colonel Swayne's yacht. She lies in the middle of the harbour, moored fore-and-aft to buoys. They have struck her top-masts, which in some measure affects the grace of her symmetrical rig; but her hull is wonderfully beautiful—a straight masterly line, with the faintest curve towards the bows. Fanny can see the lustre of the sunshine in the gilt ball held by the white woman that makes her figure-head. The spray blown over the pier

mostly falls short of her; but one sousing she has had, and her skylights and hatch-ways are covered with painted canvas.

"She'll be yours one of these days, Captain," says Ethel.

"Are you in love with somebody else that you turn Colonel Swayne so completely over to me?" asks Fan.

But if Ethel answers, her voice is inaudible; a step takes them to the corner of the parade, and there the wind rushes full upon them, and sets their petticoats thundering.

"Oh, my feather! my feather!" shrieks Ethel. And she runs before the wind as nimbly as her feet will carry her, nor stops until she has screwed herself into the sheltered corner of the Matthews's door. Fan laughing merrily, comes sailing grandly upon the gale, her skirts standing out like stu'nsails, and her rather shabby feather rippling upon her straw hat.

"It's worse than the crowd the other day," says Ethel, and she makes herself as flat as conceit will allow her; but still the wind lifts her dress, and exposes so much ankle that she is quite certain she would die if any man happened to pass and see her.

That Mr. Huntley should be in the drawing-room is not very wonderful. He is calling after the lunch, and happens to have hit on the day chosen by Fan Mrs. Matthews is out; and her cousin. Jenny receives the girls; so they are all young people together. Jack is effusive in his greetings, and it is hard to know which of the girls he is most pleased to see. Ethel, always ladylike, becomes very much so indeed now: her smile is deliciously soft and self-conscious; her voice is very low, her eyes very pensive, her manner charmingly retiring; and yet any one who holds the key of her character may easily see that the keenest vigilance looks out of that fascinating modesty.

- "Isn't it blowing awfully?" says Jenny.
- "Has it left any feather in my hat?" asks Fanny. "I don't like to look."

"Oh, Miss Rogers," cries Jenny, "do you know, my hat blew off this morning, when I was on the pier, right on to the sands. A lot of people ran after it, and some of them lost their hats, and one little man fell into a pool of water. I thought I should have died with laughing. I don't know what stopped my hat at last. Quite a crowd brought it to me, and what do you think? I was so confused that I put it on the wrong end foremost! I thought the elastic didn't seem easy, but I never knew what a guy I was until I got home, for I was all alone, you know; and I really thought I had grown pretty, the people stared so."

And she bursts into a prolonged laugh.

"I like the shapes of girls' hats now-a-days," says Jack looking at Ethel. "But I hate bonnets. They always make me think it's Sunday."

"Ethel is coming out in a cocked-hat," cries Fan; "won't she look fine?"

"It isn't true," says Ethel, with a laugh like the tremolo note of a harmonium.

- "A real cocked-hat," continues Fan, "like the little wooden men wear who look through triangles over instrument-maker's shops."
- "How funny!" exclaims Jenny. "Is it a new fashion?"
- "Pray don't believe my cousin, Mr. Huntley; she loves to tease me," says the sweet child.
- "Why shouldn't you wear a cocked-hat Miss Saunders? I think I can see some wonderful effects to be produced by certain contrasts."

Down drop the blue peepers, and up springs a blush delicate as the first fairy tint of a summer day's dawn.

"Don't talk vaguely, Mr. Huntley," says Fan. "What are your certain contrasts?"

Ethel won't let the effect of the compliment as it stands be risked by an explanation, so she breaks in timidly—

"Do you know that my cousin is Captain, Miss Matthews? Her right vol. 1.

name now is Captain Fanny Rogers. I christened her yesterday."

"The very title for you, Miss Rogers," says Jack; "your destiny in this world is to command."

"Finish your sentence, Johnny," calls out Miss Matthews. "What is Captain Fanny to command—hearts?"

Jack laughs, and Fan makes a very unequivocal grimace, and sends a look at Ethel which is as good as telling Jack to restrict his fine things to that quarter.

"Fanny is captain of that yacht there," says Ethel, indicating the vessel, which they can see from the window.

Jack and Miss Matthews take this for badinage, and the young fellow is about to change the subject, but Ethel means that he should know something.

"The owner of that yacht," she says—and one trick this little thing has in perfection: when she fears that she is making herself too forward with talk, she puts on a sweetly timid look, as though she were

startled by her own boldness: so she has her say, and yet gets credit for modesty—"the owner of that yacht, Miss Matthews, is a *great* admirer of Fanny's."

"Indeed!" exclaims Jenny, looking gratified. They are touching a topic that delights Jenny. She will talk of other people's loves and sweethearts in such a profoundly self-conscious way that the matter grows positively personal to herself under the expression of her eye.

"And he has made her captain of his yacht—that beautiful yacht there—and that's why I call her Captain Fanny."

"Captain Fanny, allow me to congratulate you," says Jenny.

Both Jack and Far are silent.

"I wonder if I know him?" continues Jenny. "May I ask his name?"

"Swayne," answers Fan suddenly; "with a y."

She meets Jack's eyes full upon her; and he says, turning away and looking through the window—

"It's always the old men who get the good things nowadays."

"Colonel Swayne is not an old man," exclaims Fanny, quietly.

"Oh, really? I beg pardon, I did not know. I haven't the pleasure of his acquaintance. A man was pointed out to me yesterday as the owner of the yacht that I was admiring; but I suppose my informant made a mistake, and indicated the steward perhaps, or the boatswain, for I was shown an elderly man with grey whiskers."

Jenny calls out, "I'd love any man who'd give me such a yacht as that."

"Would you, indeed?" answers Jack. "What a pity I'm not rich."

He crosses his legs, and drums with his fingers on his boot.

"You'd be rich enough for me if I could fall in love with you, Johnny," says Miss Matthews. "Miss Rogers, I'll call you Captain Fanny, if you'll let me; it sounds so pretty."

- "Pray don't," interrupts Jack.
- "Why, you liked it just now," cries Jenny.
- "What were you going to ask?" inquires Fanny.
- "A stupid question—do riches make happiness? Novels make out that they don't."
- "My dear Jenny," exclaims Jack, "let us talk of Noah's ark. The idea of going back to such an ancient speculation as Do riches make happiness!"
- "You're a saucy wretch, and I hate you, sir," says Jenny, with a broad grin.
- "We want to get up a picnic," exclaims Fan.
- "I'm with you there," cries Jenny. "Nothing is jollier than a picnic. How many can we muster?"
- "Six certain, with you and your mother, and seven if Mr. Huntley comes," says Fanny.
 - "I shall be delighted," cries Jack.
 - "We were afraid that you wouldn't be

stopping very long in Havenstown," continues Fan.

"At all events, I am here now; and if you'll invite me to join you, I will. You see it isn't every man's fortune to possess a yacht so that he may roam about as he likes."

"How sarcastic you are," says Fan, and Ethel laughs.

"Can't you give Johnny a berth on board your ship, Captain Fanny?" cries out Miss Matthews. "He is a very good Christian, as you may see by his hate and envy of your gentleman who spells his name with a y."

"How droll you grow as you get old," says Jack, with a forced grin. "If you go on like this you'll end by starting a comic paper; and then God help us."

"I am trying to talk about the picnic, and here you are all chattering about other things," exclaims Fan. "Ethel, why don't you suggest something? You're so quiet, that you'll make people think you are going to marry a man you dislike."

"Just say there's no fear of that happening, Miss Saunders. We ought to console each other in order to endure the wit we provoke," exclaims Jack.

"All that I can suggest is that I am sure I shall enjoy your picnic very much when you get it up," says Ethel.

Here the centre French window is blown open; the gale pours in, blows Fan's hand-kerchief off her lap, catches Ethel's skirt, and sets her fighting with it, and makes Jenny happy with an opportunity to scream. Jack struggles with the window, and closes it.

"We shall get no yachting whilst this wind lasts," says Fan. •

"And no picnic either," returns Jack.
"We should have a tree falling among the pastry. And who'd undertake to spread the table-cloth?"

"Four people might keep it down by sitting on the corners of it," lisps Ethel.

"Yes, but somebody might want to make love to me; and how should I hear

what he says in such a wind?" gushes Jenny.

"Oh, Captain Fanny, as a nautical officer, will, I am sure, supply us with speaking trumpets," says Jack.

"First you don't like that nickname, and then you call me by it," grumbles Fanny.

"Let's talk of this picnic properly," cries Jenny; "when shall it be?"

"Say next Tuesday," replies Fan.

"Will there be a moon?" inquires Ethel.

"Who wants a moon?" cries Fan. "Will there be a sun? That's more important."

"I'm thinking of the ride home, dear," says Ethel softly, with a look at Jack.

What an image should that apology conjure up! A little waist with an arm around it; soft, feathery hair, with the glint of moonlight upon it; tender downcast eyes, a head that droops towards the supporting shoulder, and fairy whispers stealing up on aromatic breath!

"Then we'll fix upon Tuesday," exclaims Jenny. "Don't let us have a large affair. The fewer the better. Our side will consist of mamma, and Johnny, and me—that'll make three; then there'll be you and Miss Saunders, and Mrs. Rogers, and Colonel Swayne. That'll make seven. Five more will give us a dozen, and that'll be a jolly party."

"There's such a want of men," grumbles Fanny. "Have you no friends, Mr. Huntley?"

"Not here: and if I had, would I like them well enough to introduce them to such a good thing?"

"Johnny is horribly selfish; he'd like to be the only man among us all," says Jenny.

"Shall we ask Mr. Morgan? he's very good-natured, and will amuse the elder ladies, who are bound to find curates edifying," observes Fanny.

"Let's keep him to the last," says Ethel; "he'll do if we can't think of anybody else."

"If we ask Matthew Hulse, we shall

have to invite his sisters; and I don't much care about them," says Jenny.

"There's Mr. Sampson—but he's too nervous to enjoy anything. He'd make me uncomfortable," remarks Fanny, thinking hard.

"There are only two men as yet, and we want six," says Ethel, lazily.

"Well, then, why don't you help us to find them?" cries Fanny.

Ethel glances at Jack, and leans back in her chair with a smile. That smile may mean that she is quite satisfied with the two who are coming.

They have to go back after all to their first suggestions. Mr. Morgan must be asked, and the Hulses, and Mr. Sampson, too. And then what about the "grub" and conveyances?

"I thought of donkeys at first," says Fan; "but some are sure to object. W could hire an omnibus."

"Where shall we have the picnic?" as Jenny.

This question raises a discussion, and at last they settle on Mansgate, a little village five miles off.

- "Of course we picnic under trees?" says Jack.
- "Oh, certainly: there are plenty of trees at Mansgate," answers Fanny.
- "I am sure, Miss Rogers, we are all indebted to you for a capital idea," he says. "I hope everybody will come. · How can I help?"
 - "Can you make pastry?" asks Fanny.
 - "Yes, but I won't undertake to eat it."
- "Let the ladies find the grub, and the gentlemen the money to pay for the omnibuses and all extras," exclaims Jenny.
- "Don't say anything about money until they have accepted; you may frighten them away," says Fan.
- "The ladies are not expected to cook, are they?" cries Ethel with a lovely look of alarm.
- "I hope not," answers Jenny, "or we shall get very little to eat."

"Can't you cook, Miss Saunders?" demands Jack.

Ethel regretfully shakes her head. She is sufficiently well acquainted with the character of young men to know that the culinary ignorance of a pretty girl will lose her nothing in their admiration.

"Doesn't Ethel look as if she were fond of kitchen-ranges, Mr. Huntley? Delicate complexions, you should know, are wonderfully improved by superintending the roasting of meat," says Fan.

"Johnny is a great ignorant, lazy man," cries Jenny; "and an odious gourmand. And when he gets married, he won't care whether his wife spoils her complexion or not, so long as the dishes are to his liking. I am very glad I am not in love with him."

"All this means enthusiastic admiration, Miss Rogers," says Jack, laughing. "You must read Jenny's compliments backwards like a witch's prayers. How long is this wind going to last, I wonder?" he continues, going to the window. "Come and see how

handsome your yacht looks. This is a wind to put her sailing qualities to the proof."

Fanny leaves her chair and walks to the window.

- "She is really a beautiful boat: I wish she were mine. I would see all that is wonderful in the world," she says, musingly.
- "The owner of her ought to be a happy man to have you for his captain. I wonder if you would be my captain if I asked you?"
- "I should only wish to be a captain of something worth commanding," she replies, the colour coming into her cheeks, but sustaining his gaze with a very steady face.
- "I think you like to be called Captain Fanny. But it's a hard title to pronounce by those who haven't had the luck to confer it."

"Those! who are they? Ethel finds it easy, and so does Miss Matthews."

But she understands him quite well, and he knows she does, and after a short pause he says:

"I am in advance of Colonel Swayne by

a step: I have a keepsake. I mean to treasure that, Captain Fanny."

She looks at him with a flashing eye and a subdued smile of wonderful sweetness; turns away and goes up to Jenny who is talking to Ethel.

- "Will you come and spend to-morrow evening with us, Miss Matthews?"
 - "Thanks, I shall be very glad."
- "We shall be alone. Mr. Huntley, if you will join us, mamma will be very pleased to see you."

Jack bows and accepts.

"Then we can arrange about the picnic. I hope Miss Matthews will accompany you. She and mamma will help our arrangements."

This said, the girls go away.

Jenny. "Johnny, why didn't you offer to walk with them? Miss Saunders is in love with you, I think. Isn't she sweetly pretty?"

Johnny. "I never saw a prettier girl."

Jenny. "But I like Captain Fanny's character best. Ethel Saunders is conceited, and that spoils her. Isn't Captain Fanny a good name for Miss Rogers? What a beautiful figure she has! a leetle too full, perhaps, but I prefer it to the other's. I say, young man, what were you and she mumbling about at the window?"

Johnny. "Oh, just about nothing at all. So you think the little one is in love with me? Why?"

Jenny. "She was trying to overhear what you were saying to the captain. I talked and talked, and she smiled and said 'Yes,' but never heard a word. O mercy! I wish I had her hair! What a guy I look after her!"

Johnny. "And is the other one in love with me, too, Jenny?"

Jenny. "Oh, you're sharp enough to find that out if you want to know. Shall I tell you which you'll spoon with at the picnic?"

Johnny. "Which, my angel?"

Jenny. "You shall hear the day after.

I guess the man who spells swain with a y, must mean something by making her his captain. That was as good as saying, 'Take command of me: be my wife!'"

Johnny. "You're a wiseacre. When you are older you'll know that the husband commands the wife. Read the Marriage Service."

Jenny. "Does he? Go along with you. Come and sing something-I'll play the accompaniment. What! are you going? I thought you'd stop to dinner."

Curtain.



CHAPTER VIII.

A TEA-PARTY.

APTAIN FANNY leaving Ethel in bed at ten o'clock next morning, goes down to the pier to have a look at the yacht. She is rather curious to see if that white flag with the violet cross is hoisted yet, and stares hard at the triangular bit of bunting at the main-mast head, which turns out to be the club flag.

She walks along the embankment, which brings her pretty near to the yacht, and gives her a clear view of it. From all other points the smacks would intervene, for

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they are thick in the harbour just now owing to the gale which, though it has moderated a little during the night, still blows freshly. Just outside the pier the sea is heavy, and the contrast of the boiling waves there and the smooth water inside is very curious.

Where Fan sits she is sheltered from the wind by the pier; the water is low and the pier is dry; and the people are taking advantage of the temporary subsidence of the sheets of spray which have been deluging this promenade, and walking up and down in shoals, every man with his hand to his hat.

Fan is out for want of something to do at home, and she has come to sit and stare at the yacht merely to kill time. Were there less wind she would be on the pier or on the sands; here she is very comfortable; the beauty of the yacht delights her as a picture: she is alone on the embankment, and can enjoy her thoughts without being harassed by Cockney cries of rapture at the

waves and shouts to "'Arry" or "Sairey" to come away from the edge.

She is presently interested by a manœuvre on board the yacht. Some smartly-dressed men jump into a fine yellow-coloured boat slung on the starboard davits; others lower away and the boat rests magically on the water; out flash the oars and impel her round the bows of the yacht and she disappears. Then after an interval Fan sees the blades of the oars flashing under the yacht's port quarter: out steal the boat's bows with a spout of foam at the stem; and now she is rowed smartly to the spot where Fanny is sitting, the oars winking like one as they are squared and feathered.

The Colonel steers the boat. Fan sees him, and is so ashamed to be found sitting there staring at his vessel that she gets up in a hurry, and is scarcely prevented by the Colonel waving his hat to her from running away.

In a few moments the boat is alongside; the oars are thrown up with excellent precision; and the Colonel gets out and comes up to Fan, holding his hat in his hand with an air of old-world gallantry.

"I came to see if my flag was hoisted," says Fanny, awkwardly. "I didn't know that you lived on board."

"Will you let me take you on board and show you the yacht, Miss Rogers?"

"Not now, thanks; I am going home."

"I expect your flag this afternoon; and the moment I receive it, it shall be hoisted."

"Oh, I am sure I am very much obliged," says Fan, too much embarrassed by this quite unexpected meeting to see the absurdity of her answer.

He gives some orders to his men, and then walks with Fanny along the embankment towards the town. He hopes, he says, that this wind will soon go down, as he is looking forward to the happiness of a cruise with her and Miss Saunders. He asks very politely after Mrs. Rogers. And all the while he casts earnest and admiring glances at Fan, but never in such a way as to make

her strongly conscious of them. He is certainly wonderfully pleased to be with her; and his pleasure imparts a singular charm to his manner by mingling with it a quality of earnestness that lifts his respectful, yet perfectly easy, language and address above all suspicion of conventional homage.

He stops to bid her good-bye presently; and though it is difficult to tell by her face whether she likes his company or not, she certainly appreciates the withdrawal that guards him from all risk of being intrusive.

- "We are trying to get up a picnic for next Tuesday, Colonel Swayne," she says. "Will you join us?"
 - "Nothing would give me more pleasure."
- "I suppose you wouldn't thank me for asking you to come and drink tea with us this evening? Miss Matthews, who is going to help me to get up the picnic will be there; and if you are not too civilized for such rustic hospitality, we shall be very glad to see you, and then we can arrange about Tuesday."

He accepts the invitation, and then they part.

Vanity, I am afraid, is at the bottom of this invitation. She rather wants Jenny to meet her rich admirer. She also wants Jack Huntley to meet him, for a girlish reason that should explain itself.

She doesn't go home at once: she moons about the High Street, looking into the Very often she will stand staring into the windows a good while longer than the appearance of the things exhibited can account for. Some acquaintances pass the Miss Hulses among them, whom she wants to meet, but she does not see them. One might almost suspect at times, to judge by the way she glances up and down the street, that she is waiting for somebody; and perhaps she is, but she does not know it: for often our instincts will act without reference to consciousness, and involuntarily our behaviour becomes an illustration of hidden wishes.

Very slowly he reaches home.

"Mammy," she says, coming into the room where Mrs. Rogers is working, and where Ethel is actually working too—positively mending a broken kid-glove! "I've asked Colonel Swayne to drink tea here this evening."

Ethel looks up quickly.

- "What did he say? Will he come?" says Mrs. Rogers.
 - "Delighted to come."
- "Dear me! I'm almost sorry. How can we entertain a rich man like that, who is used, no doubt, to grand parties in London and Brighton?" cries Mrs. Rogers, in a flutter. "He'll expect a fine supper, and there'll be nothing but sandwiches and biscuits."
- "Better Fanny and herbs than a stalled ox and other things," says Ethel, who is plainly not a great Biblical student.
- "Ten to one, if he doesn't come in evening dress," cries Mrs. Rogers. "And what on earth shall we do if he does? It will make everything look dreadfully shabby."

- "Don't trouble, mammy; leave him to me," says Fan.
- "Do you think a man cares about eating and drinking while he is with his sweetheart?" exclaims Ethel, in her soft voice.
- "Don't insist too much on that view of the matter, my dear," says Fan, rather sharply. "It isn't quite accurate."
- "He has made you his captain, and what does that mean?" answers Ethel. "Would he order a flag for me, I wonder, or Jenny Matthews?"
- "Well, I shall just put on a lace cap, and that's all the change Colonel Swayne must expect me to make," says Mrs. Rogers, who is evidently thinking in another direction. "A lace cap and my black silk must do; and I can only hope that he is sensible enough to know we are not in a position to treat him at all grandly."

She looks rather upset, and sews very quickly.

"I thought it would please Miss Matthews to meet him," says Fanny. "Of course you didn't ask him for yourself, did you, Captain?" warbles Ethel, with a would-be air of roguishness.

"Yes, I did, Impertinence, as much for myself as for Jenny. I like him; and now see what your poetical genius can make of that!" cries Fanny.

"It's sure to be a grand wedding. Choral service, of course, and diamond lockets for the bridesmaids, and a paragraph in the Court Journal, all to yourselves! You lucky thing!" and the soft voice sings, to a sort of no-tune:—

"Oh, dear, when shall I marry me!

Lovers are plenty, but fail to relieve me!"

Fan looks at her, and gives her head an odd kind of shake, which is very much as though she should say, "I know you!" and, without speaking, walks out of the room.

At eight o'clock that evening the drawing-room of the cottage looks festive; for there are candles blazing on the man-

telpiece, and a fine old-fashioned lamp glowing on a side-table; and Fanny has gathered, and arranged with exquisite taste, a huge bouquet of flowers, for which Ethel reserves her admiration until Jack Huntley arrives; and then she lets her lovely face float over it, and so invites the young fellow to take notice of the likeness between her cheeks and the lilies, and her lips and the rosebuds.

The guests have quitted the tea-table in the next room; and here is the Colonel breathing the sweet air at the open window; and here is Jenny, in black silk and white muslin, and her hair down her back, tied with pink ribands; and here is Mrs. Rogers, rigid in a lace cap, and best silk, and handsome brooch, containing a portrait of her deceased husband; and Jack, looking very well in the soft light of candle and lamp; and Fanny, flushed and sumptuous with her full and graceful figure, and rich shaggy hair, and

luminous dark eyes; and Ethel, small, and sweet, and fragrant—a combination of amber and ivory, all in white, saving the black velvet that circles her neck, and the handsome blue sash that girdles her waist.

The business of the picnic has been settled at the tea-table. The Hulses will come, and Mr. Morgan, Jenny says. She met them on the sands, and invited them; and Fanny remarks that they may be sure of Mr. Sampson, for he is too nervous to refuse anything. The Colonel has thrown himself into the scheme with the utmost good-nature, and made Mrs. Rogers feel comfortable by enjoying his tea like a schoolboy. Jack is constrained. Now they are in the drawing-room; and he leans against the mantelpiece and stares at the big bouquet; and this conduct is quite of a piece with his behaviour at the tea-table.

- "What shall we do?" calls out Fanny. "Shall we have a round game?"
 - "I'll play for one," says Jenny.

The Colonel turns politely to Mrs. Rogers and hopes she'll join them.

"Can't anybody make a better suggestion?" exclaims Ethel, who abhors round games as the fatal extinguisher of têtes-à-têtes.

Jack looks as though he heartily agrees with her; and Fan, meeting his eyes, says:

"Miss Matthews perhaps will sing a song."

"With pleasure," answers Jenny; and in a moment she has flounced upon the music-stool and begins to sing in a very low note and in a very small voice. The Colonel seats himself near the piano and listens with polite attention. Jack gets into an arm-chair and stretches his legs wearily. Ethel, catching certain rhymes which denote that the song is sentimental, fixes her eyes on the carpet and looks as demure as a profoundly self-conscious nun at her devotions. All are glad when the song is over, and all, with the exception of Jack, applaud as though the singer were

Patti. Then the Colonel wants Fan to sing, and Fan declines flatly and even pertly.

"You should address her as Captain Fanny, Colonel Swayne," says Ethel, taking in Jack in a side-long glance as she speaks. "That's her name now."

The Colonel does not understand and looks at Fan with an inquiring smile.

"It's one of Ethel's jokes," exclaims Fan. "Most of her jokes want explaining as a rule, which is a sign, I believe, of wit; but this won't repay the trouble."

"It is an allusion to your appointment of Miss Rogers as captain of your yacht," says Jack rather hardly.

The Colonel looks gratified and amused.

"I hope, Colonel Swayne," observes Mrs. Rogers, "that you won't think of going to the expense of ordering that flag you were speaking about."

"It arrived just as I was leaving the yacht," he answers. "It shall be hoisted to-morrow, Miss Rogers."

"Indeed, I am very sorry that you...
I mean, I am very much obliged," says Fan; and she turns to the table and seems to admire the flowers.

"I rather fancy Miss Rogers expected to see it hoisted to-day," exclaims Jack.

"How do you know? You think yourself so clever," cries Jenny; whilst Fan turns and looks at him with surprised eyes.

"I saw you seated on the breakwater, or whatever they call it, looking very wistfully at the yacht," Jack says laughing.

"I really hope the delay caused you no disappointment?" says the Colonel, earnestly. He thinks he understands now what brought her to the harbour and why she seemed to be waiting: he has been speculating on that trifling matter all day.

Jack laughs again, and Ethel's eyes take a quick, bright expression.

"I wish people would mind their own business!" cries Fan stormily. The flush on her face and her dark glowing eyes and the commanding attitude she unconsciously assumes make her beauty very striking. "You are a regular Paul Pry."

"Fanny! Fanny!" calls out Mrs. Rogers. The Colonel looks down, and Jenny exclaims:

"Let Captain Fanny give it him well, Mrs. Rogers. Johnny is a regular busybody, and ought to be suppressed."

"I thought you were going to play a round game," cries Mrs. Rogers despairingly.

"Nobody cares about it," answers Fan, walking with a curious air of disdain to the open window. "Colonel Swayne," she exclaims, looking back over her shoulder, "will you please come and look at the moon and tell me if it shows any sign of the wind falling?"

This is a bit of flirtation, audacious enough to suggest that it is meant to annoy somebody.

"I am afraid you won't find me much of

a weather-prophet," answers the Colonel, going and standing by her side.

"Do the winds come out of the moon, that by looking at her you shall be able to tell when they'll stop blowing?" says Jack to Ethel, audibly.

The Colonel slightly glances at him; Fan doesn't turn her head.

Jack pulls his lazy legs in, gets up and lounges over to Ethel. Jenny, whose chatter flows like a rain-spout on a wet day, is talking eagerly to Mrs. Rogers.

"The moon looks clear," says the Colonel;
"but the rate at which those clouds are
sweeping past it shows that a stiff gale is
still blowing. I hope this wind will soon
moderate. I cannot express how anxiously
I am looking forward to the happiness of
taking you for a cruise."

"An opportunity will come by-and-by," answers Fanny in a subdued way.

"It is not often that nicknames are appropriate," he says; "but somehow I find Captain Fanny a very happy title for you."

He speaks the words fondly. "I hope you don't object to it. I am bold enough to wish that you should be called Captain Fanny: it is a pleasant identification of yourself with my ambition to do honour to your beauty and goodness."

There is a perfect composure in the way he says this; and his tranquillity should appear to be owing to a wish to speak a sentiment he is anxious to convey and which he does not want to embarrass her.

Nevertheless she grows a little pale and answers hurriedly—

"Don't pay me any compliments, Colonel Swayne. I am not beautiful nor good either. I don't at all mind being called Captain Fanny." She adds with a laugh, "I ought to be proud of the title considering the beauty of the vessel you have made me captain of."

She glances behind her, and sees Jack and Ethel in close conversation. The flush comes back into her face, and for the first time since she called him to the window, she looks at the Colonel. Good-looking he is not; but there is a great refinement in his face and an amiability that sweetens every smile and glance of it. It is no hard task even for Fanny's young, inexperienced eyes to guess that he is a man of honest feelings and of great serenity and softness of temper.

"I think you will be more pleased with the yacht when you are on board and feel her rushing through the water. The coast scenery from Dungeness and through the Downs as far as the North Foreland is very striking. I presume from what you have told me that you have not travelled much?"

"No, I am dreadfully ignorant. I ought to know Paris and Vienna and Baden, and all the places which every one but me has visited, and instead, I have been to Brighton and London, and that's all."

"If I could only induce Mrs. Rogers to accompany you," he says, "there is no place you can name which we could not visit."

"It would be a great treat," she answers, with her eyes on the moon which is brightening over the trees, stooping incessant to the clouds which turn white as they pass her; and then she turns her head and sees without looking at the couple behind her.

Of this nature is their conversation: he amuses her with a description of some of the Mediterranean and Spanish ports he has put into in his yacht; he is graphic and humorous, with a high appreciation of what is picturesque in the sunny memories he recalls; and then he talks to her of India, where he served many years, and she almost forgets, in listening to his description of tiger-hunts and ancient temples and dusky races of men, and the great palaces and venerable forests and bright sacred rivers of Hindostan, that there are other guests to entertain, and that she is responsible for Her unaffected interest their pleasure. quickens his own sympathies and recollections; he has not had such a listener-so

beautiful, so fascinating, with her dark eyes kindling to his narratives and dwelling steadily on his face with fearless, thoughtful sympathetic gaze—for many a year; he lives over half-forgotten scenes, and his laughter is full of enjoyment.

Mrs. Rogers looks at them from time to time with a well-pleased smile. The fact is, she is thankful that her daughter is behaving herself properly. Jenny is chattering to her about a lot of things which would interest nobody but an extremely literal person, who finds something curious and interesting in every small nothing.

Jack and Ethel keep together, and Ethel looks as if Jack were making love to her. She always knows how to produce this effect to the eye, and achieves it to perfection. But he is not making love. He is in a bad temper and criticising savagely, and she is helping him with a sweet smile and lovely drooping eyes.

"You are rather hard, Mr. Huntley," she says with a swimming voice. "The Cap-

tain is not a great flirt. She likes admiration of course—and what girl doesn't?"

- "Yes, it is quite wonderful what girls like. They begin with dolls in frocks and end with dummies in waistcoats."
- "We are not all alike, Mr. Huntley," she says softly and wistfully.
- "Oh dear no," he answers with a kind of bitter politeness. "I am quite sure there are exceptions."
- "I have often said," Ethel goes on, "that Fanny would end in marrying a man much older than herself. She sometimes tells me this will be my fate—but look at her now! doesn't it seem a 'case'?" And she smothers a tiny laugh and steals a swift peep at Jack, who is looking under his eyebrows at the pair in the window.
- "She'll get plenty of money with that old gentleman there, won't she?" he asks after a pause.
- "Oh, the Captain—I must call her the Captain, if only out of regard for Colonel Swayne—what was I going to say? Oh, I

know: Captain Fanny says he is immensely rich. She has a clever knack of finding these things out. I must ask her how she does it. I may find it useful some of these days."

"Are you going in for age and money too? it's quite the fashion. I suppose," he says contemptuously, "Miss Rogers thinks he is rich because he keeps a yacht. How does she know that it isn't hired?"

"I dare say Colonel Swayne told her he was rich. That's how some elderly men make love," she says with a delicious air of naïveté.

"For God's sake, Miss Saunders, don't know too much about how men make love. It shows experience, which is dreadful in sweet girls."

She colours up brightly, but makes no answer. He doesn't seem to be aware that he has used a highly significant adjective, and the compliment relishes as an unconscious expression of homage to Ethel's beauty. He goes on immediately after in

a way which proves that he takes no account of the words he has used.

"I suppose Mrs. Rogers would think the Colonel a good match. Old people like old people to marry their children. Isn't it odd? One should think old people ought to know better. How deeply he is interesting her! She can't take her eyes off his face. Miss Saunders, let me try to interest you. What shall I talk about?"

He pulls his chair round so as to turn his back on Fannyand the Colonel. Ethellaughs.

- "Don't interest me too much, Mr. Huntley, or perhaps we shall have Jenny criticising us as you are criticising Fanny."
- "We ought to be in earnest as they are, so as to deserve the criticism we provoke,' he says, looking with a satirical smile into her lovely eyes.
- "Why not go on watching them a little?" she exclaims. "You may pick up some pretty hints to help you by-and-by when you meet with some girl who will make you really in earnest."

"Oh, the gentleman behind me is not quite old enough yet to be amusing in his flirtations."

But he looks behind him all the same, and then gives his chair another impatient jerk.

"Now you prevent me from seeing," she says.

"It's always my luck to be in somebody's way," he answers gloomily. "If it wouldn't be thought rude, I'd go into the garden."

"Do. The others will follow: and a stroll in the garden would be delicious this hot evening."

"No, I can't behave like a bear, Miss Saunders. Besides, suppose nobody should join me. What a fool I'd look."

She answers in a soft voice and downward looking eyes that some of them would be sure to take pity on his loneliness. Indeed, she is making love to him: subtly as a fine and delicate aroma steals upon the air and invades the sense of smell. God

knows how the passion is conveyed; not by those little womanly references to Fanny, which so charmingly misrepresent her; not by bold remarks which should pass for nothing in the ears of a man old enough to know that a woman who is in earnest is never outspoken; not by posturemaking, physical or mental, by nectareous smiles and paradisaical glances, and tremulous notes sweet as the complainings of a low-voiced flute. It is rather something to be thought of afterwards and understood by the flattered memory than to be detected on the spot and assumed for what it really is.

"If I were sure of meeting you in the garden, I'd go, and risk the chance of being thought rude," he says: and he wonders if Fanny would go on listening to the Colonel if she were to see Ethel leave the room and notice him follow her.

"If Miss Matthews will join . . . " she begins.

"Jenny! Oh dear! she would spoil the

moonlight. And what can three people talk about?"

"There wouldn't be room for three people abreast in the walks: and the grass is damp. Shall I call the Captain and ask her to invite her admirer to accompany us?"

"If you please." And he pulls his chair round and scowls at the couple in the window.

"Fanny, dear," calls out Ethel, sweetly.
Fanny looks round and the Colonel breaks off.

"Well?" answers Fanny.

"I want you for a moment."

Fan walks up to her. Jack notices her fine figure as she advances, but pretends not to look.

"Mr. Huntley suggests that we should all go for a stroll in the garden," says Ethel with her fascinating smile. "Will you come — and ask Colonel Swayne to join you?"

"It's too dark," says Fan shortly.

"Why, there's a moon, dear."

- "It's too damp then," says Fan.
- "Not on the gravel. It's very close indoors and a little dull, isn't it? Auntie and Miss Matthews mayn't care to come: so we four can take care of each other."
- "If you are dull, Mr. Huntley, there is no earthly reason why you shouldn't go into the garden," says Fan fixing her eyes on him. "If you are afraid of the dark, take Ethel with you: she's very brave."

He makes her no answer and she is about to move away, when the Colonel comes up.

"We are planning a stroll in the garden, Colonel Swayne," exclaims Ethel; but she talks too loud: for Mrs. Rogers hears her and shoots out of her chair and calls as she comes up, "It is much too damp and windy, Ethel."

"That's what I told her, mammy," says Fan; and she goes to the piano and thumps it.

The Colonel is too polite to leave Mrs. Rogers, and they sit down side by side.

Jenny comes up rampant to Ethel and mutters, "A stroll would be grand. But girls never can do what they like in this world. It's always too something or other," and so she mumbles into Ethel's ear and takes her away from Jack, who can't but turn and address Fanny.

"Won't you sing as well as play?" he exclaims.

"I can't hear what you say," she answers.

This must mean "Come closer;" so he goes closer, posting himself beside the piano. Ethel can see his face, but not Fanny's. The piano stops. The Colonel continues conversing in his affable voice; Jennymumbles, and Ethel says "really?" and "ah!" and "how strange!" and "yes?" with no more interest in her face than in a doll's.

"I wonder Ethel hasn't told you that I don't sing," Fan says when she has made Jack repeat his question. "That's a natural defect which should come in very well with the rest of my vices, and be as

much worth knowing as that my eye-glass doesn't magnify and that I am affected in liking pig-hunts."

"I don't want you to sing. I merely asked you because I didn't know what else to say. I don't like amateur singing, and respect women who can't play the piano."

"You have been very horrid to-night in your behaviour. What has made you so? I suppose you have spent a wretched evening, and hate me for asking you here. No young gentleman who waltzes well ought to go to tea-parties."

She strikes the piano and laughs. Ethel, who can't stare in their direction too fixedly, feigns to be attracted by the sound, and wonders what her cousin is saying to make Jack look so venomous.

"I don't think," he says, "that I am very much obliged to you for this evening. You haven't done much to make me enjoy myself."

"Are you angry because I didn't choose

to go into the garden? My refusal needn't matter to you. You know the way out, and rather than see you miss the road, Ethel, I am sure, will be happy to guide you."

"Miss Saunders has behaved very kindly. She saw that Colonel Swayne was making you forget that you had other friends in the house, and so she took your place and made me feel that I was a guest and not an intruder."

"Oh, Ethel is very kind. She is very lovely too. If my dreadful neglect forced her to attend to you, why do you quarrel with me? Was not I the means of enabling you to enjoy a long conversation with a beautiful girl?"

A pause, during which Fan looks round and takes a smiling survey of the room.

"I suppose," says Jack, "you'll be called Captain Fanny now until you change it for Mrs. Something?"

"Why not for Lady Something? I may get a title, for anything you know."

- "I hope you will. Mrs. Colonel would be a title though, wouldn't it?"
- "I am sure I don't know. But I like the sound. Don't you?"
 - "Yes, it is very agreeable."

She laughs with her eyes, but says gravely, "I suppose I couldn't induce you to get up rather earlier than usual to-morrow morning to see if my flag is hoisted on the 'Egeria'?"

- "No—I don't think you could! 'Egeria' is she called? He'll change it to Fanny."
- "How clever you are! Now I declare positively he has offered to do it."
- "I thought your long conversation in the window would end in something. I wonder if I kept a yacht whether I should look as tall and seem as gentlemanly and be as impressive as his worship there?"
- "You are not military and don't hold yourself as erect as he does."
- "Oh, that's one of his charms, is it? How many thousand a year does it require

to make a man as stiff-looking as a lamppost?"

"You grow rather foolish, Mr. Huntley. I am sure you speak more kindly and behave more gently to Ethel."

He looks at her suddenly and exclaims with suppressed excitement—

"I wish I were as sure of your nature as I am of my own. I wish I were as sure that you think kindly and gently of me as I am that I think so of you."

She returns his gaze for a moment or two and then averts her face.

"I wish I had a voice," she says, "that I might sing and drown the nonsense you are talking. Colonel Swayne does not talk so. He tells me his adventures in India and the places he has visited in his yacht, and I feel rational whilst I listen to him. But our conversation is froth. We neither of us mean anything; and that is inexcusable, for we have no audience and haven't even the excuse of trying to be clever in other people's opinion."

"Who is unkind now?... You are very unkind. You haven't a pleasant word for me. Everything you say is a kind of sneer. Do you want your eye-glass back? I have it in my pocket."

"Yes, give it me," she answers, flushing up.

He pulls it out of his pocket, looks at it, then at her outstretched hand, and returns the glass whence he took it.

"I choose to change my mind," he says with boyish temper. "Whilst I have it, it's mine. Aren't you disappointed?"

"Not at all. People can do what they like with their own."

"Yes, it is my own; if it were not, it might be the Colonel's."

"You'll make me cry in a moment, Mr. Huntley. You have a wicked temper, and I hate you for talking to me as you do."

And yet she does not care to leave him. Her cheeks are flushed, her eyes are glowing, but there is no resentment in her face, nothing but a look of tender triumph which so softens its lines that not one of them but is a revelation of touching sweetness.

Jack might see Ethel looking from time to time towards him if he would but cast his eyes that way: but his glances rarely deviate from the handsome face and noble figure which confront him. Fan's rebuke silences him for awhile, and she touches the keys of the piano without sounding them, playing a song without words or music either.

"I hope it will be fine next Tuesday," she says presently. "I am looking forward to the picnic."

He does not answer.

- "And I want the wind to go down, for I am promised a sail in the 'Egeria,'" she goes on.
- "It's pleasant to have something to look forward to," he replies.
 - "Very. Have you nothing?"
- "On two hundred a year a man is blind, and can't see further than the passing hour;

and as a rule that holds very little even to sanguine minds."

"Is that all you have?"

"That's all, and not that either, for it's my father's," he says, looking at her suspiciously and speaking angrily.

She smiles and is silent.

"There's a good difference between two hundred a year and four or five thousand a year, isn't there?" he says.

"Yes, indeed. An immense difference."

"I suppose there is no girl, however ignorant of arithmetic, who couldn't count the difference right off, without a blunder."

"I could,, and yet I am very dull at figures."

"And your cousin?"

"Oh, I am not her keeper. She can answer for herself," Fanny answers, with a toss of her head that makes the candle-light scintillate in her hair.

He grows better-tempered suddenly and says, "Do you know, I fancy Miss Saunders is not mercenary."

- "What a pity! What will your theories of our sex do?"
- "I am inclined to predict that she will marry a poor man."
- "I am glad you are on a subject that makes you cheerful. By a poor man, of course you mean a man with two hundred a year?"
- "Why, yes, for that is a poor man," he says, with shallow enjoyment of the gathering sarcasm in her voice and manner.
- "Why don't you fall in love with her and prove your own conclusions?" she says.
- "Is that good advice? Look at me steadily, Captain, that I may know you are in earnest."
- "Don't call me Captain too loudly. Colonel Swayne may overhear you and resent your encroachment on his special privileges."
- "You are pleased to be called Captain. It is a delightful identification with womanly ambitions—travels, dresses, balls, yachting, and everything that costs no sentiment."

- "You were speaking of Ethel, but your wit is so wonderfully fluent that there is no keeping you to one subject. And yet I should have thought you would rather talk of Ethel than of Colonel Swayne?"
- "Of course I would. I know nothing of Colonel Swayne; but Miss Saunders is a beautiful girl, isn't she?"
 - "Yes."
 - "Let us talk of her, then."

But Fan gets up and goes to Jenny. Her movement is contagious: Mrs. Rogers leaves her chair, the Colonel addresses Ethel, Jack comes forward, and in a few moments the talk becomes general. Soon after this a tray of biscuits and wine and cake is brought in, and the Colonel and Jack stand about the room with wine-glasses in their hands, and Ethel thoughtfully nibbles a macaroon, and Fan plies Jenny with sandwiches, and shows herself in high spirits with somewhat noisy laughter and fanciful remarks. And then after a good deal of persuasion on the part of Jenny,

backed by the Colonel's polite request and Fan's rather plainer "Go on! how silly you are!" Ethel consents to seat herself at the piano. She makes a picture resembling the frontispiece to a six-shilling edition of a novel as she goes, so long is her train and so modest the droop of her head and so . well-considered the pose of her arms, and so conventionally effective the whole aspect of her. Men would almost forget in her real beauty the profound self-consciousness which women would detect and comment upon as if it were all of her. She can't do anything without a little fuss and so localising for awhile the general interest. The music she plays from is in a portfolio, and the search for the piece she wants takes some time, and this may be because she never looks lovelier than when she is bending her fairy figure and stooping her golden head; moreover expectation of her beginning keeps attention fixed upon her. Colonel thinks Mr. Huntley will attend her at the piano, but Jack posts himself against

the mantelpiece and discovers no disposition to move. So the Colonel turns the leaves for the performer, and shows himself a simple-minded man by the attention he pays to the music, the eagerness with which he follows the notes to the bottom of the paper that he may turn the page at the right moment, and by his neglect of the perfumed feathery amber hair over against his shoulder.

The piece is a long one: it involves a tolerable amount of wriggling in the treble and some crossing of hands, and one or two dead stops, followed by the striking of a bass note, and then by as much noise as the hands can extract. There's no tune in the piece from beginning to end. Signor Luigi Banjolini is the composer, and it is played at the London concerts by Arabella Thumptonder, and so you may be sure it is a fine thing not worth hearing. Mrs. Rogers dozes when it is a quarter done: Fan and Jenny get from whispering into a pretty loud conversation; even the Colonel begins to look as if his arm ached.

But the music ends, and Ethel walks back to her chair, whilst Jack moans "Thank you," and Jenny and the Colonel clap their hands. No more music is inflicted after this: enough is as good as a feast, and Fanny feels as though she must throw something at the Colonel if his troublesome amiability prompts him to ask for any more music or singing.

A little after ten comes a ring at the bell, and Charlotte enters to say, "A young person for Miss Matthews." On which Jenny gets up, and is asked to sit down again and take some more wine; and then the Colonel finds out that he must be going, which is a hint to Jack, who comes out of the window where he has been chatting a few minutes with Ethel. The guests leave the house together—the "young person" gliding after them like a haunting shadow; and Mrs. Rogers goes out of the passage into the drawing-room followed by the girls, the three of them having attended the guests to the door.

"Blow out the candles, Fanny," says mamma, "and shut down the piano. I think Colonel Swayne enjoyed himself on the whole. But is not Mr. Huntley a rather rude young man? He hardly spoke at the tea-table. Who is he? and what is he doing in Havenstown?"

"He's a friend of the Matthewses; that's all I know," answers Fanny, puffing out the candles in obedience to mamma's request, whilst Ethel floats softly and cloudily into an easy-chair beside the table, and helps herself to wine and eats the sandwiches.

"I shouldn't care for this sort of thing every evening," says Mrs. Rogers. "One is never repaid for the trouble of amusing people, though I am quite charmed with Colonel Swayne. He is really a gentleman."

"I thought you'd like him," observes Fan, rather dryly, looking at Ethel, who is eating hungrily. "What pleases me is there is no boasting in his talk," says Mrs. Rogers. "He put me at my ease the moment he was in the room. Now, do you know, Mr. Huntley made me feel uncomfortable."

"He is certainly not half so gentlemanly as Colonel Swayne!" exclaims Ethel, poising a glass of wine before her lips. "He says rude things. One never quite knows what he means."

She swallows the wine and applies herself afresh to the sandwiches.

"Would you like him to know that that is your opinion of him?" asks Fanny.

"I should not mind his knowing, dear," answers Ethel, screwing up her mouth over an extra dose of mustard.

There is something contemptuous in the manner in which Fanny turns away and pushes the music-stool under the piano.

"Did Mr. Huntley say anything to account for your rather rude manner to him this evening, Fanny?" calls out Mrs. Rogers.

"Nothing, mammy," she answers quickly.

"I was annoyed, because he made out that I was down by the harbour this morning expecting to see my flag hoisted. He was only joking, and I mean to tell him I am sorry for my rudeness when I see him again."

"I don't think Colonel Swayne much liked the sharp way you took Mr. Huntley up," says Ethel, softly. "It was a kind of rejection, wasn't it, of the pretty compliment he pays you by getting a flag made in your honour."

"I don't want his flag," replies Fanny, rather hardly. "Let him hoist it in your honour, as you call it."

"There's no doubt that he admires you, Fanny," says Mrs. Rogers, complacently surveying her daughter.

"He didn't take long to follow Fanny from Brighton, did he, auntie?" exclaims Ethel. "What a nice thing it must be to have a rich man pursuing one in a beautiful yacht! Heigho!" And little Innocence drains the wine-glass and lays her yellow head back.

"Mr. Huntley is quite as gentlemanly as Colonel Swayne, mammy," says Fan, walking about the room with her hands behind her. "He is boyish, and the other has matured manners, that's all the difference between them."

"Well, I see a great difference," responds Mrs. Rogers.

"Oh, but rich people always seem better behaved than poor people. If Jack Huntley had four thousand a year and Colonel Swayne two hundred, Jack would be the better man in every respect."

"Don't speak of him as Jack, my dear," remonstrates Mrs. Rogers. "It's much too familiar."

"I say if Mr. Huntley had four thousand a year, what Ethel calls his rude things would appear very charming frankness," Fanny goes on, with a flushed face. "Of course I am supposing that Ethel means what she says?" and she fixes an imperious eye on the white thing nestling in her robes of snow, and the white thing smiles but makes no reply.

"No amount of money can ever make an ill-bred man a gentleman," says Mrs. Rogers with calm emphasis. "Had Colonel Swayne but fifty pounds a year he would still be as polite and agreeable a person as ever I have had the pleasure of meeting."

"Oh, it's all a matter of taste," says Fanny, jauntily. "I'm going to bed, mammy. Good-night."

She kisses her mother, nods to Ethel, and leaves the room. Abruptness is quite a part of her character, and there is nothing in this action to deserve comment.

"Colonel Swayne would be a good match for Fanny," says Ethel.

"Oh, there is time enough to think of that," answers Mrs. Rogers, looking pleased.

"I quite agree with you, auntie, in your opinion of Mr. Huntley. I only hope he

won't go and make love to Fanny and prevent her from seeing Colonel Swayne in the right light."

"Fanny has great good sense," replies Mrs. Rogers, exhibiting no concern. "I can safely trust her."

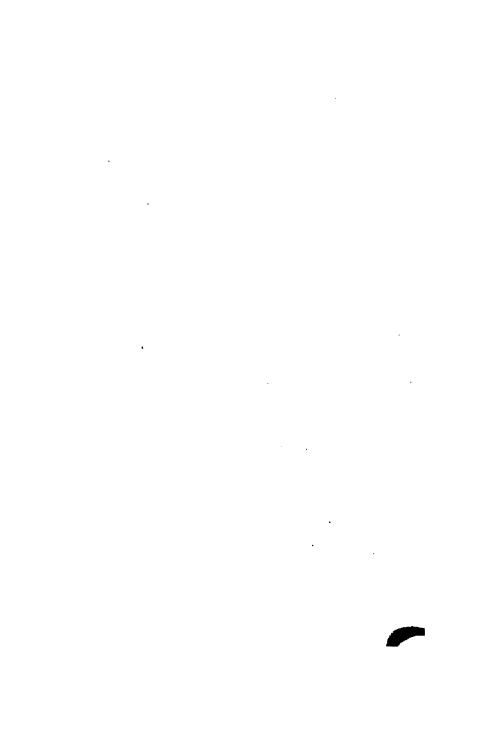
"The only danger is, that Mr. Huntley might push himself forward, and without actually winning Fanny's love, yet make Colonel Swayne suspicious, and cause him to sail away in his yacht without expressing his feelings."

"Oh, my dear, you anticipate too much. Perhaps the Colonel may lose his admiration for Fan—if, indeed, he has any—and bestow his affections on you. There's no telling what may happen. And perhaps it may all come to nothing; and, speaking for myself, I'd just as soon it should. There's no use in troubling. What young people take for admiration is, quite as often as not, something else; and I shall certainly discourage Fanny from castle-building; for Colonel Swayne's admiration may only be a

bit of politeness, and if it's sincere, there's time enough to talk about it when he's spoken to me. My dear, pour me out just half a glass of that sherry, and then we'll go to bed."

END OF VOL. I.









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